

# Riverside Community Bank Loan Application

Type of Loan Requested:     Home Equity     Unsecured Installment Loan

Installment Loan Secured By     Residence     Vehicle     RV     Savings/CD     Other \_\_\_\_\_

Purpose: \_\_\_\_\_

Term Requested: \_\_\_\_\_ Payment Date Desired: \_\_\_\_\_ Collateral: \_\_\_\_\_

Loan Amount: \$ \_\_\_\_\_ Lender: \_\_\_\_\_ VIN #: \_\_\_\_\_

**Type of Account**    Check one of the boxes. You may apply for separate or joint credit.

**INDIVIDUAL CREDIT:**    Complete the applicant information below with information about your spouse in the co-applicant/spouse section only if you are married and a Wisconsin resident.

**JOINT CREDIT WITH CO-APPLICANT:** Complete applicant and co-applicant sections and both applicant and spouse must sign below.

**JOINT CREDIT WITH \_\_\_\_\_** who is not your spouse. Each of you must complete a separate application as if applying for separate credit and submit them together, including completing the co-applicant/spouse section below if you are married and are a Wisconsin resident.

If you intend to apply for joint credit, please initial here: Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

Applicant Information						
Full Name (First Name)		Middle Initial	Last Name		Social Security Number	
Street Address		City		State	Zip Code	Do You <input type="checkbox"/> Own or <input type="checkbox"/> Rent?
If Less Than Two Years, Show Previous Address		City		State	Zip Code	Did You <input type="checkbox"/> Own or <input type="checkbox"/> Rent?
Home Phone		Work Phone		Complete only if for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested. <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		
Present Employer		Position		How Long?	Previous Employer If Less Than Two Years	
Present Employer's Address		City		State	Zip Code	Gross Monthly Income From Job \$
Income from alimony, child support or separate maintenance payments need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.		Gross Monthly Amount of Other Income \$		Source of Other Income		# of Dependents
Name and Address of Nearest Relative Not Living With You				Relationship to You	Home Phone	

Co-Applicant/Co-Applicant Information    Information provided for: _____ Co-Applicant    _____ Non-Applicant						
Co-Applicant Full Name (First Name)		Middle Initial	Last Name		Social Security Number	
Address If Different Than Applicant		City		State	Zip Code	Do You <input type="checkbox"/> Own or <input type="checkbox"/> Rent?
If Less Than Two Years, Show Previous Address		City		State	Zip Code	Did You <input type="checkbox"/> Own or <input type="checkbox"/> Rent?
Home Phone		Work Phone		Complete only if for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested. <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		
Present Employer		Position		How Long?	Previous Employer If Less Than Two Years	
Present Employer's Address		City		State	Zip Code	Gross Monthly Income From Job \$
Income from alimony, child support or separate maintenance payments need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.		Gross Monthly Amount of Other Income \$		Source of Other Income		# of Dependents
Your Relationship to Applicant	Name and Address of Nearest Relative Not Living With You			Relationship to You	Home Phone	

**Liabilities**    (Attach separate sheet if necessary.)  
Provide information for your spouse only if (A) you are a married Wisconsin resident, and are applying for separate credit or ( B) your spouse is a co-applicant.

Applicant <input type="checkbox"/> Check if completing jointly with spouse.				
Financial Institution or Name of Creditor/Landlord	Account Number (If Any)	Present Balance (If Any)	Monthly Payment (If Any)	Names In Which Account Is Carried
Mortgage/Rent		\$	\$	
Auto Loan		\$	\$	
Auto Loan		\$	\$	
Other Loan(s)		\$	\$	
<input type="checkbox"/> VISA <input type="checkbox"/> MasterCard		\$	\$	
Other Credit Card(s)		\$	\$	

Total:    \$ \_\_\_\_\_

Co-Applicant    *Complete only if not included with applicant information above.				
Financial Institution or Name of Creditor/Landlord	Account Number (If Any)	Present Balance (If Any)	Monthly Payment (If Any)	Names In Which Account Is Carried
Mortgage/Rent		\$	\$	
Auto Loan		\$	\$	
Auto Loan		\$	\$	
Other Loan(s)		\$	\$	
<input type="checkbox"/> VISA <input type="checkbox"/> MasterCard		\$	\$	
Other Credit Card(s)		\$	\$	

Total:    \$ \_\_\_\_\_

Description of Assets		Cash or Market Value	Co-Applicant	Cash or Market Value
<b>Applicant</b> ( ) Check if completing jointly with spouse.			*Complete only if not included with applicant information.	
Cash On Hand In Our Bank (Includes CDs)	\$	Cash On Hand In Our Bank (Includes CDs)	\$	
Cash On Hand In Other Banks (Includes CDs)	\$	Cash On Hand In Other Banks (Includes CDs)	\$	
Stocks and Bonds (List If Necessary)	\$	Stocks and Bonds (List If Necessary)	\$	
Life Insurance Cash Surrender Value (Face Amount \$ )	\$	Life Insurance Cash Surrender Value (Face Amount \$ )	\$	
Real Estate Owned (Enter Market Value From Schedule of Real Estate Owned)	\$	Real Estate Owned (Enter Market Value From Schedule of Real Estate Owned)	\$	
Vested Interest In Retirement Fund	\$	Vested Interest In Retirement Fund	\$	
Automobile (Make and Year)	\$	Automobile (Make and Year)	\$	
Automobile (Make and Year)	\$	Automobile (Make and Year)	\$	
Other Assets (Itemize)	\$	Other Assets (Itemize)	\$	
Other Assets (Itemize)	\$	Other Assets (Itemize)	\$	
Total: \$		Total: \$		

Schedule of Real Estate Owned (Attach separate sheet if necessary.)								
Applicant								
Property Address (enter S if sold, PS if pending sale or R if rental being held for Income)	S PS R	Type of Property	Present Market Value	Amount of Mortgages/Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes and Misc.	Net Rental Income
Total: \$								
Co-Applicant								
Property Address (enter S if sold, PS if pending sale or R if rental being held for Income)	S PS R	Type of Property	Present Market Value	Amount of Mortgages/Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes and Misc.	Net Rental Income
Total: \$								

**Net Worth**  
 Subtract TOTAL LIABILITIES (opposite page) from TOTAL ASSETS (above). Total: \$

**Insurance Disclosures (Where Applicable):**  
 In connection with an y insurance product or annuity solicited, offered or sold by or on behalf of the Bank or any of its affiliates, any related application for credit b y you may not be conditioned on either:  
 a. Your purchase of an insurance product or annuity from or on behalf of the Bank or any of its affiliates; or  
 b. Your agreement not to obtain, or a prohibition on your obtaining, an insurance product or annuity from an unaffiliated entity. You are free to purchase insurance products and annuities from another source.  
 Insurance products are not a deposit of, nor guaranteed by the Bank, and are not insured by the FDIC or any Federal Government Agency.

**Complete the following information about both the Applicant and Joint Applicant or Other Person (If Applicable):**  
 Are you obligated to make alimony, support or maintenance payments? ( ) No ( ) Yes  
 If yes, to (name and address ): \_\_\_\_\_ Amount per month \$ \_\_\_\_\_  
 Are you a co-maker, endorser or guarantor on any loan or contract? ( ) No ( ) Yes  
 If yes, for whom? \_\_\_\_\_ To whom? \_\_\_\_\_  
 Are there an y unsatisfied judgments a gainst you? ( ) No ( ) Yes If yes, to whom owed? \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Have you been declared bankrupt in the last ten years? ( ) No ( ) Yes If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_  
 SIGNATURES — I certify that everything I have stated in this application and on any attachments is correct. I further certify that I have read and understood the disclosures described above in the section entitled "Insurance Disclosures." You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.  
 NOTICE TO MARRIED WISCONSIN RESIDENTS: No provision of any marital property agreement, unilateral statement under s. 766.59 Wis. Stats. or court decree under s. 766.70 Wis. Stats. adversely affects the interest of the creditor unless the creditor, prior to the time the cr edit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provisio n.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Other Signature (Where Applicable) \_\_\_\_\_ Date \_\_\_\_\_

**STOP! Complete this section only if the following notice applies to your loan request.**  
 Important Notice to A plicant: Com plete this section onl y if the loan will be used for the purchase, refinance or home improvement of a residential dwelling (including mobile homes ). Do NOT complete this section for home equity, non-real estate or secured or unsecured loans.  
 The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to m onitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race or se x, under Federal regulations this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject u nder applicable state law for the particular type of loan applied for.)  
 BORROWER ( ) I do not wish to furnish this information. Ethnicity ( ) Hispanic or Latino ( ) Not Hispanic or Latino Race ( ) American Indian or Alaska Native ( ) Asian ( ) White ( ) Black or African American ( ) Native Hawaiian or Other Pacific Islander Sex ( ) Female ( ) Male  
 CO-BORROWER ( ) I do not wish to furnish this information. Ethnicity ( ) Hispanic or Latino ( ) Not Hispanic or Latino Race ( ) American Indian or Alaska Native ( ) Asian ( ) White ( ) Black or African American ( ) Native Hawaiian or Other Pacific Islander Sex ( ) Female ( ) Male

**To Be Completed By Interviewer**  
 This application was taken by ( ) Face-to-face interview ( ) Mail ( ) Telephone ( ) Internet  
 Interviewer's Name (Print or Type) \_\_\_\_\_ Name and Address of Interviewer's Employer \_\_\_\_\_  
 Interviewer's Signature \_\_\_\_\_ Date \_\_\_\_\_ Interviewer's Phone Number (Including Area Code) \_\_\_\_\_