CONSUMER LOAN APPLICATION

CREDIT REQI		1										
Account Reques	Joint		mt. Requested		Paymer	nts Preferi	red Pmt.	Amt. Pi	referred Pmt.	Day	Market Survey	
We intend to app	oly for joint cre	edit. S	pecific Purpose	of Loan								
Applicant Co	-Applicant	C	ollateral Offered	ł								
COMPLETION		TIONS	FOR APPLIC	ANT								
											icant is applying as or she may apply fo	
APPLICANT I	NFORMATI	ON:	Borr	ower 🗌 0	Cosignei	Guara	ntor	Grantor	Other:			
Applicant's Full N	ame (First M.I.)	Last)		1		ity Number	Former	Names an	nd Aliases			
lome Phone	Date of Birth	Dr	iver's License N	lumber	Ages of	f Dependents	Ye	ars of Ed	ucation	Years	in Current Professio	
ADDRESS INFO	RMATION											
lome Address (s	street, City, State, 2	Zip Code) (I	f rural, show Road an	d Box No)					Since		☐ Own ☐ Rent	
lailing Address	(Street or P.O. Bo	x, City, Stat	e, Zip Code)									
Previous Home A	ddress (Street, o	City, State,	Zip Code)							From	То	
EMPLOYMENT II	NFORMATION				1					1		
pplicant's Emplo	oyer (If Self-Emple	oyed, Name	and Nature of Busine	ss)	Bu	siness Addres	SS (Street,	City, State, 2	Zip Code)			
Type of Business		Superv	isor	Phone Nu	mber	Title / Posit	tion	3	Since	Sala	-	
Second Employer	(If Self-Employed,	Name and N	Nature of Business)		Bu	siness Addres	SS (Street,	City, State, 2	Zip Code)		per	
the of Duckson		0		Dhana Nu		Tille (Deel			Ciner	Cal		
ype of Business		Superv	ISOF	Phone Nu	mber	Title / Posit	lion	,	Since	Sala	per	
PERSONAL REFE	ERENCES		Address (Stree						Phone N		Relationship	
COMPLETION					•							
the Applicant is assets of anothe possible, providi	applying for i er person as ng informatior e Applicant res , complete the	ndividual the basis a about t sides in a Co-Appl	credit, but rely s for repaymen the person on a community pro icant Informatio	ring on inco t of the cr whose alim operty state n section w	ome from redit red nony, su or is re vith rega	m alimony, cl quested, com ipport, or ma elying on prop ard to the App	hild supp plete the intenanc perty loca plicant's	oort, or se e Co-App e paymer ated in suc spouse.	eparate main licant Inform nts or incom ch a state as	tenance lation se e or as:	as a Borrower. (b) or on the income ection, to the exte sets the Applicant for repayment of th	
CO-APPlicant's Fu			: Borre		Cosignei al Secur	· Guara ity Number] Grantor Names an	d Aliases			
Jama Dhana	Data of Dirth		iverla Licence N	lumbar	1000 0	Dependente	Va	ore of Edu	vection	Veere	in Current Drofessi	
Home Phone	Date of Birth		iver's License N	lumber	Ages of	f Dependents	fe	ars of Edu	ucation	rears	in Current Professio	
ADDRESS INFOI lome Address (s		Zip Code) (I	f rural, show Road an	d Box No)					Since		Own Rent	
Aailing Address	(Street or P.O. Bo	x, City, Stat	e, Zip Code)									
Previous Home A	ddress (Street, o	City, State, .	Zip Code)							From	То	
EMPLOYMENT II Co-Applicant's Er			ame and Nature of Bi	usiness)	Bu	siness Addres	SS (Street,	City, State, 2	Zip Code)			
Гуре of Business		Superv	isor	Phone Number		Title / Position		3	Since	Sala	Salary	
Second Employer	(If Self-Employed,	Name and I	Nature of Business)		Bu	siness Addres	SS (Street,	City, State, 2	Zip Code)	_		
ype of Business		Superv	isor	Phone Nu	mber	Title / Posit	tion	3	Since	Sala	ary per	
PERSONAL REFE	RENCES		Address		01. 5				Dharma		- 1	
Name			Address (Stre	et or P.O. Box,	City, State	e, Zip Code)			Phone N	lumber	Relationship	

	TIONS										
Applica	ant (1)	Co-Appl	licant (2)			Explan	ation (Please use	an attached s	heet if necess	ary.)	
Yes	No	∐Yes	No	Are there any outsta you?	anding judgments against						
Yes		□Yes □Yes		Have you ever been de							
∐Yes ——	∐No		∐No		y foreclosed upon or given reof in the last 7 years?						
Yes □Yes		□Yes □Yes		Are you party to a law							
		_		judgment, foreclosure	on any loan resulting in or title transfer?						
□Yes	□No	□Yes	□No	Are you delinquent/ir debt, financial obli guarantee?	n default on any Federal gation, bond, or loan						
Yes	□No	□Yes	□No	Are you obligated to p or separate maintenant	bay alimony, child support,						
Yes	No	□Yes	□No	Is any part of the down							
<u> </u>		☐ Yes			an endorser on a loan?						
Yes □Yes		∐Yes □Yes			rchandise repossessed? denied credit with this						
				lender?							
Yes Yes	∐ No □ No	∐Yes ∐Yes	∐ No □ No	Are you a U.S. citizen? If no, are you a res							
		□ Yes		If no, are you a no							
	IOUS CI				Creditor Name and Addres		Account Nur		aet Balanco		aid
	s Credit L	_		Purpose	Creditor Name and Addres	55	Account Num	iber Highe	est Balance	e Date P	aid
Ц Арр	СоАрр	L Other						\$			
ПАрр	🗌 СоАрр	Other									
ПАрр	СоАрр	Other									
	СоАрр			<u></u>							
	DULE O										
	ilmony, chila ild support, s				aled if you do not wish to have it cons er Uwritten Agreement U	dered as a Oral Under					
PARTIE		OME TYPES	A=Alii	mony/Child Support B=Bonus	es C=Commissions I=Interest &	Dividends	O=Overtime R=	Retirement	X=Other		
			1.				0	~ 1	E		
App CoA	Joint Typ€	e Descri	ption				Amou	nt	Frequer	псу	
		e Descri	ption				Amou	nt	Frequer	псу	
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LI	FE IN	SUR	ANCE													
App	CoA	Joint	Descr	iption	Agent / Company Name	э	Po	licy N	umbe	er	Fac	ce Value	Net Cash Value	Benefic	iary	Subject to Debt
B	JSIN	ESSE	SOWN	IED			I.							I		1
Арр	1			ess Name					Final	ncial ement E		Date Rece	ived	Value		Subject to Debt
											alc	11000	ived .			
R	ETIRI	EMEN	IT FUN	DS					1							1
T	CoA				irement Plan							Year F Veste	Ęųliy	Value		Subject to Debt
												Vesic				
PE	ERSC	NAL	PROPE	RTY										I		1
	ARTI				A=Automobiles B=Boats & R	ecreational V	ehicles C	=Collec	tibles	H=Ho	useholo	d Goods M	=Manufacture	d Homes O=	Other	
App	CoA	Joint	Туре	Description	1	Value	Subject to Debt	App	CoA .	Joint	Туре	Descrip	tion		Value	Subject to Debt
							to Debt				21					to best
								1		-+						

SCHEDULE OF REAL ESTATE OWNED

PARTIES TYPES: S=Single Family D=Duplex T=Triplex F=Four-Plex C=Condominium P=P.U.D. L=Land O=Summary/Other

App	CoA	Joint	Type:	Property Disposition:	Sold	Pendi	ng Sale	Rental	N/A	
			Description	Property Address			Date Ad	cquired	Cost	Principal Residence
										☐Yes ☐No
			Current Market Valu	eTotal Mortgages & Lien	Gross Renta	al Income	Taxes,	Ins., Maint.	Net Rental Inco	ome
			Creditor 1 Name and	Address		Unp	aid Bal.	Pmt. Amt.	Per	Lien Position
										Junior Lien
			Creditor 2 Name and	Address		Unp	aid Bal.	Pmt. Amt.	Per	Lien Position
										Junior Lien
App	CoA	Joint	Туре:	Property Disposition:	Sold	Pendi	ng Sale	Rental	🗆 N/A	
			Description	Property Address			Date Ad	cquired	Cost	Principal Residence
										Yes No
			Current Market Valu	eTotal Mortgages & Lien	Gross Renta	al Income	Taxes,	Ins., Maint.	Net Rental Inco	ome
			Creditor 1 Name and	l Address		Unp	aid Bal.	Pmt. Amt.	Per	Lien Position
										Junior Lien
			Creditor 2 Name and	Address		Unp	aid Bal.	Pmt. Amt.	Per	Lien Position
_										Junior Lien
App	CoA	Joint	Туре:	Property Disposition:	Sold	Pendi	ng Sale	Rental	🗆 N/A	
			Description	Property Address			Date Ad	cquired	Cost	Principal Residence
										Yes No
			Current Market Valu	eTotal Mortgages & Lien	Gross Renta	al Income	Taxes,	Ins., Maint.	Net Rental Inco	ome
								1		
			Creditor 1 Name and	Address		Unp	aid Bal.	Pmt. Amt.	Per	Lien Position
										Junior Lien
			Creditor 2 Name and	Address		Unp	aid Bal.	Pmt. Amt.	Per	Lien Position
										Junior Lien
C	RE	NT I	IFE AND DISABI	ITY INSURANCE						
А	pplic	ant d	esires the following v	oluntary insurance:	Crea	dit Life	□Cr	edit Disabilit	v 🗌 Involu	untary Unemployment
			-	g voluntary insurance:			_	edit Disabilit	_	untary Unemployment
Ŭ	p			, incarance.					, ם	

APPLICANT SIGNATURE(S)

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizzations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

APPLICANT:

Applicant

Co-Applicant

Officer No. / Name	Approved By	Concurrence By (If Needed)	Committee Date	Decision Date				
Branch	Application Date	Application No.	Commitment No.	Loan No.				
Originator Name		Loan Origination Company's Name						
Mortgage Loan Originate	or Unique Identifier, if applicable:	Mortgage Loan Origination Company Identifier, if applicable:						

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CONSUMER PROTECTION IN SALES OF INSURANCE DISCLOSURE

In connection with any insurance product or annuity solicited, offered or sold by or on behalf of Community State Bank or any of its affiliates, any related application for credit by you may not be conditioned on either:

- a. Your purchase of an insurance product or annuity from or on behalf of Community State Bank or any of its affiliates; or
- b. Your agreement not to obtain or a prohibition of your obtaining an insurance product or annuity from an unaffiliated entity. You are free to purchase insurance products and annuities from another source.

This disclosure is to advise you that the purchase of any insurance product from on or behalf of Community State Bank or any of its affiliates is not a deposit or other obligation of, or guaranteed by Community State Bank or an affiliate of Community State Bank.

The insurance product is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other federal government agency of the United States, Community State Bank, or any affiliate of Community State Bank.

Oral disclosure was given to consumer(s) (not required transactions conducted electronically or by mail).

Initial Initial

Consumer(s) agree that by signing below they have received a copy of said disclosure.

Customer Signature

Date

Customer Signature

Date





We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

I/we have read this disclosure form, and understand its contents, as evidenced by my/our signature(s)

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

DATE