

CONSUMER LOAN APPLICATION

CREDIT REQUESTED

Account Requested <input type="checkbox"/> Individual <input type="checkbox"/> Joint We intend to apply for joint credit.	Amt. Requested	# of Payments	Preferred Pmt. Amt.	Preferred Pmt. Day	Market Survey
Specific Purpose of Loan					
Collateral Offered					
_____ Applicant _____ Co-Applicant					

COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Applicant Information section for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Cosigner, Guarantor, Grantor (of collateral), or Other for a different capacity. If the Applicant is married, he or she may apply for individual credit.

APPLICANT INFORMATION: Borrower Cosigner Guarantor Grantor Other:

Applicant's Full Name (First M.I. Last)		Social Security Number	Former Names and Aliases		
Home Phone	Date of Birth	Driver's License Number	Ages of Dependents	Years of Education	Years in Current Profession

ADDRESS INFORMATION

Home Address (Street, City, State, Zip Code) (If rural, show Road and Box No)				Since	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address (Street or P.O. Box, City, State, Zip Code)					
Previous Home Address (Street, City, State, Zip Code)				From	To

EMPLOYMENT INFORMATION

Applicant's Employer (If Self-Employed, Name and Nature of Business)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per
Second Employer (If Self-Employed, Name and Nature of Business)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per

PERSONAL REFERENCES

Name	Address (Street or P.O. Box, City, State, Zip Code)	Phone Number	Relationship

COMPLETION INSTRUCTIONS FOR CO-APPLICANTS

(a) If you are applying for joint credit or will be permitted to use the account, complete the Co-Applicant Information section as a Borrower. (b) If the Applicant is applying for individual credit, but relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete the Co-Applicant Information section, to the extent possible, providing information about the person on whose alimony, support, or maintenance payments or income or assets the Applicant is relying. (c) If the 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, complete the Co-Applicant Information section with regard to the Applicant's spouse.

CO-APPLICANT INFORMATION: Borrower Cosigner Guarantor Grantor Other:

Co-Applicant's Full Name (First M.I. Last)		Social Security Number	Former Names and Aliases		
Home Phone	Date of Birth	Driver's License Number	Ages of Dependents	Years of Education	Years in Current Profession

ADDRESS INFORMATION

Home Address (Street, City, State, Zip Code) (If rural, show Road and Box No)				Since	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address (Street or P.O. Box, City, State, Zip Code)					
Previous Home Address (Street, City, State, Zip Code)				From	To

EMPLOYMENT INFORMATION

Co-Applicant's Employer (If Self-Employed, Name and Nature of Business)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per
Second Employer (If Self-Employed, Name and Nature of Business)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per

PERSONAL REFERENCES

Name	Address (Street or P.O. Box, City, State, Zip Code)	Phone Number	Relationship

QUESTIONS

Applicant (1)	Co-Applicant (2)	Explanation (Please use an attached sheet if necessary.)
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any outstanding judgments against you?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been declared bankrupt?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you party to a lawsuit?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated on any loan resulting in judgment, foreclosure or title transfer?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you delinquent/in default on any Federal debt, financial obligation, bond, or loan guarantee?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated to pay alimony, child support, or separate maintenance?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is any part of the down payment borrowed?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a co-maker or an endorser on a loan?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had merchandise repossessed?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been denied credit with this lender?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. citizen?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a resident alien?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a non-resident alien?

PREVIOUS CREDIT REFERENCES

Names Credit Listed In	Loan Purpose	Creditor Name and Address	Account Number	Highest Balance	Date Paid
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other				\$	
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other					
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other					
<input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other					

SCHEDULE OF OTHER INCOME

NOTICE: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
 Alimony, child support, separate maintenance received under Court Order Written Agreement Oral Understanding Other

PARTIES INCOME TYPES: A=Alimony/Child Support B=Bonuses C=Commissions I=Interest & Dividends O=Overtime R=Retirement X=Other

App	CoA	Joint	Type	Description	Amount	Frequency

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: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A				
			Description	Property Address		Date Acquired	Cost	Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income	
Creditor 1 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	
Creditor 2 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	

App	CoA	Joint	Type:	Property Disposition: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A				
			Description	Property Address		Date Acquired	Cost	Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income	
Creditor 1 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	
Creditor 2 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	

App	CoA	Joint	Type:	Property Disposition: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A				
			Description	Property Address		Date Acquired	Cost	Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income	
Creditor 1 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	
Creditor 2 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	

CREDIT LIFE AND DISABILITY INSURANCE

Applicant desires the following voluntary insurance: Credit Life Credit Disability Involuntary Unemployment
 Co-Applicant desires the following voluntary insurance: Credit Life Credit Disability Involuntary Unemployment

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 authorizations 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:

X _____ Date X _____ Date
 Applicant Co-Applicant

FOR LENDER'S USE ONLY

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

Decision and Comments: Approved Denied Incomplete Counteroffer Conditional Approval Withdrawal Other: _____

JOINT APPLICATION ACKNOWLEDGMENT

Applicant:

Lender:

CITIZENS BANK OF EDMOND
1 EAST FIRST ST.
PO BOX 30
EDMOND, OK 73034
(405) 341-6650

We, the undersigned, intend to apply for joint credit.

APPLICANT(S):

X _____
Applicant Date

X _____
Co-Applicant Date

COVERED BORROWER IDENTIFICATION STATEMENT

Lender: CITIZENS BANK OF EDMOND
1 EAST FIRST ST.
PO BOX 30
EDMOND, OK 73034
(405) 341-6650

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to sign one of the following statements as applicable:

I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

APPLICANT:

X
Applicant Date

I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

APPLICANT:

X
Applicant Date

---OR---

I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such a member).

APPLICANT:

X
Applicant Date

Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

CREDIT DISCLOSURE

IMPORTANT
DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY READ IT AND
UNDERSTAND ITS CONTENT

I understand that the bank may not condition an extension of credit on either of the following:

- (1) A requirement that I purchase an insurance product from the bank or any of its affiliates;

OR

- (2) An agreement that I will not obtain an insurance product from on unaffiliated entity, or a prohibition on my obtaining an insurance product from an unaffiliated entity.

INSURANCE DISCLOSURES

If I do purchase an insurance product from the Lender:

1. I understand that this insurance product is not a deposit or other obligation of the bank or an affiliate of the bank and is not guaranteed by the bank or an affiliate of the bank.
2. I further understand that this insurance product is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States or by the bank or an affiliate of the bank.

CONSUMER ACKNOWLEDGEMENT

I hereby acknowledge that I have received the above credit disclosure and insurance disclosures, both orally and in writing.

Borrower

Date

Co-Borrower (if applicable)

Date