



# WOOD COUNTY NATIONAL BANK

## CONSUMER/HOME EQUITY LOAN APPLICATION

**APPLICANT(S).** Check one of the following boxes. You may apply for separate or joint credit.

- Separate Credit. Complete Column I and sign on the reverse side. **If you are married and a Wisconsin resident, you must complete Column II with information about your spouse.**
- Joint Credit With Spouse. Complete Columns I and II. Both spouses sign on the reverse side.
- Joint Credit with (Name) \_\_\_\_\_ 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 Column II if you are married and a Wisconsin Resident.

**Amount Requested:** \$ \_\_\_\_\_ **Purpose:** \_\_\_\_\_

### COLUMN I - Applicant

**NAME:** \_\_\_\_\_

**Marital Status:**  Married (Year of Marriage: \_\_\_\_\_)  
(for secured credit or Wisconsin Resident only)  
 Legally Separated  
 Unmarried (Single, Widowed or Divorced)

**Social Security No.:** \_\_\_\_\_

**Drivers License No.:** \_\_\_\_\_ State \_\_\_\_\_

**Date of Issue:** \_\_\_\_\_ Exp. Date \_\_\_\_\_  
Home Phone # \_\_\_\_\_

**Date of Birth:** \_\_\_\_\_

**No. of Dependents:** \_\_\_\_\_ Ages \_\_\_\_\_  
(other than Self & Spouse)

**Home Address:** \_\_\_\_\_

**City, State, Zip:** \_\_\_\_\_

**County:** \_\_\_\_\_ How Long (yrs.) \_\_\_\_\_

**Previous Address:** \_\_\_\_\_ How Long (yrs.) \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_

**Employer Name:** \_\_\_\_\_

**Employer Address:** \_\_\_\_\_

**Business Phone:** \_\_\_\_\_

**Occupation:** \_\_\_\_\_ How Long (yrs.) \_\_\_\_\_

**Gross Income:** (before taxes) \_\_\_\_\_  Mo.  Year

**Previous Employer:** \_\_\_\_\_ How Long (yrs.) \_\_\_\_\_

**Other Income:** Source: \_\_\_\_\_  
(except alimony, child support and maintenance)  
 \$ \_\_\_\_\_  Mo.  Year

**Name, Address, & Phone Number of Nearest Relative:** \_\_\_\_\_  
(not living with you)

### COLUMN II - Spouse

Co-Applicant (Joint Credit)  Non-Applicant

\_\_\_\_\_

Married (Year of Marriage: \_\_\_\_\_)  
 Legally Separated  
 Unmarried (Single, Widowed or Divorced)

\_\_\_\_\_ State \_\_\_\_\_

\_\_\_\_\_ Exp. Date \_\_\_\_\_  
Home Phone # \_\_\_\_\_

\_\_\_\_\_ Ages \_\_\_\_\_

\_\_\_\_\_ How Long (yrs.) \_\_\_\_\_

\_\_\_\_\_ How Long (yrs.) \_\_\_\_\_  
How Long (yrs.) \_\_\_\_\_

\_\_\_\_\_ How Long (yrs.) \_\_\_\_\_  
 Mo.  Year

\_\_\_\_\_ How Long (yrs.) \_\_\_\_\_

\$ \_\_\_\_\_  Mo.  Year

### INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE PAYMENTS - Need not be revealed if applicant(s) does not choose to rely on such income.

**Kind of Income:** \_\_\_\_\_

**Name of Payor:** \_\_\_\_\_

**Amount per month:** \$ \_\_\_\_\_ Ends: \_\_\_\_\_ 20\_\_\_\_ Amt. Past Due: \$ \_\_\_\_\_

HAVE YOU EVER BEEN BANKRUPT,  No  Yes - give details \_\_\_\_\_

SURRENDERED COLLATERAL OR HAD IT REPOSSESSED, OR HAD OTHER LEGAL PROCEEDINGS AGAINST YOU? \_\_\_\_\_

No  Yes - give details \_\_\_\_\_

IS ANY LISTED INCOME LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF?  Yes  No - (Explain details on separate sheet)

Yes  No - (Explain details on separate sheet)

BANK: \_\_\_\_\_

Checking  Savings

Other investments/Assets: \_\_\_\_\_

Do you:  Own  Rent  Live with Relatives Monthly Payment \$ \_\_\_\_\_

<u>MORTGAGE HOLDER OR LANDLORD</u>	<u>MARKET VALUE OF HOME</u>	<u>MORTGAGE BALANCE</u>	<u>MONTHLY PAYMENT</u>
_____	_____	\$ _____	\$ _____

Are you obligated to pay child support or alimony?  NO  Yes

If yes, how much? \_\_\_\_\_ When does this obligation end? \_\_\_\_\_

LIST ALL OTHER DEBTS including vehicle loans, leases, all credit card accounts, installment loans, student loans, home equity loans, etc. (Attach separate sheet if you need more space.)

	<u>CREDITOR NAME</u>	<u>COLLATERAL</u>	<u>REMAINING BALANCE</u>	<u>MONTHLY PAYMENT</u>
1.	_____	_____	\$ _____	\$ _____
2.	_____	_____	\$ _____	\$ _____
3.	_____	_____	\$ _____	\$ _____
4.	_____	_____	\$ _____	\$ _____

**NOTICE TO MARRIED APPLICANTS:** 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 credit 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 provision.

**NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL:** Under the Federal Equal Credit Opportunity Act, if the credit being applied for will be secured by a 1-4 family dwelling, you have the right to a copy of the appraisal report used in connection with your application. If a copy was not already provided to you and you wish a copy, please write to the creditor at the address on the face page of this application. Be sure to include your name and address. The creditor must hear from you no later than ninety (90) days after it notifies you about action taken on your application or you withdraw your application.  In order to receive a copy of the appraisal report, you must also have paid for  the appraisal  the costs of photocopying the report.

For the purpose of obtaining the credit described above, and any future credit granted to the undersigned by the creditor named above, the undersigned, jointly and severally, (1) represent that the above statements are true and complete, (2) authorize the creditor named above, or its agents, to verify them and obtain additional information concerning our credit, employment history or any other information, including credit reports (although creditor may rely on these statements without any further verification), to furnish such information and any other credit experience with me to others, and to answer any questions about our credit experience and other financial relationships with the creditor, and (3) agree to the provisions of any rules, regulations or agreements of the creditor governing such credit. This application is creditor's property. **The creditor may share information bearing on my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living with its affiliates unless I direct the creditor at the address above that such information if unrelated to my transactions or experiences with the creditor may not be shared by the creditor with its affiliates.**

The undersigned understand that it may be a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, under the provisions of Title 18, United States Code, Section 1014.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OBTAINING CREDIT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who obtains credit.

What this means for you: When you obtain credit, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. .

\_\_\_\_\_  
Applicant Signature Date Co-Applicant Spouse Signature Date

For married Wisconsin resident:

The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this credit transaction to my spouse.

Applicant \_\_\_\_\_ Date \_\_\_\_\_

**DO NOT WRITE BELOW THIS LINE. FOR BANK USE ONLY.**

Approval: Loan Officer \_\_\_\_\_ Secondary Approval \_\_\_\_\_

Total debt ratio after loan is made \_\_\_\_\_ %

Purchase Price \_\_\_\_\_ Retail Guide Value \_\_\_\_\_ LTV \_\_\_\_\_ %

Analysis of other collateral \_\_\_\_\_

Conforms to Loan Policy?  YES  NO

Comments/Exceptions: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_