



# Peoples Exchange Bank

## Consumer Loan Application

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**IMPORTANT: Read These Directions Before Completing This Application.**

Please Check the Appropriate Box:

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income of another person as the basis for repayment of the credit requested, complete only the Applicant Section and the Financial Statement Section.
- If you are applying for joint credit with another person, complete all sections, providing information in the Co-Applicant Section about the joint applicant.  
We intend to apply for joint credit.

\_\_\_\_\_ Applicant                      \_\_\_\_\_ Co-Applicant

- If you are applying for individual credit, but are 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 all sections to the fullest extent possible, providing information in the second section about the person on whose alimony, child support, maintenance payments, income or assets you are relying.

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**LOAN REQUEST**

Amount Requested \$ \_\_\_\_\_ Date: \_\_\_\_\_

ACTIVE DUTY MILITARY  
 SECURED                       THIS IS AN INDIVIDUAL APPLICATION  
 UNSECURED                   THIS IS A JOINT APPLICATION

<b>APPLICANT Please Read</b>			NAME (First) (Middle) (Last)	Date of Birth	Soc. Sec. No.	Home Phone No.
Present Street Address			City	State	Zip Code	
No. yrs. At Present Address	Mortgage Holder/ Landlord	Pmt./Rent	Purchase Price	Market Value	Mortgage Balance	
Previous Address			City	State	Number of Yrs. At that Address	
Present Employer		No. Of Yrs.	Business Address		Business Phone No.	
Occupation of Position	Gross Monthly Income	Previous Employer	Previous Employer's Address		No. of Yrs.	
Note: 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.						
OTHER INCOME monthly \$		SOURCE OF OTHER INCOME:		Bank Accounts		<input type="checkbox"/> Checking <input type="checkbox"/> Savings
Name of nearest relative not living with you		Relatives Address		City	State	Phone No. Relationship

Email address: \_\_\_\_\_

<b>CO-APPLICANT Only if Joint Acct.</b>			NAME (First) (Middle) (Last)	Date of Birth	Soc. Sec. No.	Home Phone No.
Present Street Address			City	State	Zip Code	Relationship to Applicant?
Present Employer		No. of Yrs.	Business Address		Business Phone No.	
Occupation or Position	Gross Monthly Income	Previous Employer	Previous Employer's Address		No. Of Yrs.	
Note: 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.						
OTHER INCOME monthly \$		SOURCE OF OTHER INCOME		Bank Account		<input type="checkbox"/> Checking <input type="checkbox"/> Savings
Name of the nearest relative not living with you		Relatives Address		City	State	Phone No. Relationship

Email address: \_\_\_\_\_

<b>DEBT INFORMATION</b>		IF APPLYING FOR A JOINT ACCOUNT PROVIDE INFORMATION ABOUT BOTH THE APPLICANT AND CO-APPLICANT IF APPLYING FOR AN INDIVIDUAL ACCOUNT PROVIDE INFORMATION ON APPLICANT ONLY. USE SEPARATE SHEET IF NECESSARY. LIST ALL DEBTS NOW OWING, INCLUDE BANKS, FINANCE COMPANIES, AUTO LOANS AND CREDIT CARDS-ALSO LIST ACCOUNTS PAID OUT IN LAST TWO YEARS.				
NAME OF CREDITOR	ADDRESS OF CREDITOR	ACCOUNT CARRIED IN NAME(S) OF	DATE OPENED	ACCOUNT NUMBER	MONTHLY PAYMENT	BALANCE

<b>FINANCIAL STATEMENT</b>		<input type="checkbox"/> Applicant Only	<input type="checkbox"/> Joint	Financial Statement Date: _____		
<b>ASSETS:</b>	<b>Where Held</b>	<b>Amount</b>	<b>DEBTS:</b>	<b>Owed To</b>	<b>Mo. Pmt.</b>	<b>Amount</b>
Checking	_____	\$ _____	Accounts Owed	_____	\$ _____	\$ _____
Savings	_____	\$ _____	Accounts Owed	_____	\$ _____	\$ _____
Notes Rec.	_____	\$ _____	Other	_____	\$ _____	\$ _____
Other	_____	\$ _____	Other	_____	\$ _____	\$ _____
Auto: Make _____ Yr _____		\$ _____	Auto Loan	_____	\$ _____	\$ _____
Auto: Make _____ Yr _____		\$ _____	Auto Loan	_____	\$ _____	\$ _____
Real Estate: Cost _____		\$ _____	Mortgage	_____	\$ _____	\$ _____
_____			Mortgage	_____	\$ _____	\$ _____
Personal: _____		\$ _____	Other Debts	_____	\$ _____	\$ _____
Other _____		\$ _____	Total Debts		\$ _____	\$ _____
Total Assets:		\$ _____	Net Worth			\$ _____
			Total Debt and Net Worth			\$ _____

Are you required to Pay Alimony/Child Support? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, how much? _____	Have you ever Filed Bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, when? _____	Do you have any Judgements? <input type="checkbox"/> Yes <input type="checkbox"/> No
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APPLICANT'S SIGNATURE _____	DATE _____	CO-APPLICANT'S SIGNATURE _____	DATE _____
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\*\*\*\*\***FOR BANK USE ONLY**\*\*\*\*\*

Purpose: _____ _____				FEEES	_____	CLOSING DATE	_____
Collateral: _____ _____				VEHICLE INSP. FEE	_____	DATE/TIME	_____
				LOAN ORIGATION	_____	FOR RENEWAL	_____
				LIEN RECORDING	_____	OFFICER #	_____
				VSI	_____	BRANCH	_____
				LIFE INSURANCE (I/S)	_____	NEW LOAN (Y/N)	_____
TERM	PMT FREQUENCY	FIRST PMT DUE	AMOUNT	A & H INS. (Y/N)	_____	RENEWAL (Y/N)	_____
				INTEREST RATE (%)	_____	REFINANCE (Y/N)	_____
KY Insurance Disclosure: Yes or No		Home Improvement: Yes or No		IF VARIABLE, INDEX & MARGIN	_____	LOAN GRADE	_____
OTHER: _____ _____				DEBT/INCOME	_____		
				CREDIT SCORE	_____		
				Approving Officer:	_____	Declined By:	_____
						Consenting Officer:	_____

**DUE US AT PRESENT**

Loans	Number	Direct Amount	Indirect Amount
<b>Total PEB Exposure Including this Note \$ _____</b>			