CONSUMER LOAN APPLICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT 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 opens an account. What this means for you: When you open an account, 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. TO: Name/Address of Lender What type of credit are you requesting? (Please check appropriate box:)															
FIRST NATIONAL BANK MINNESOTA					SECURED UNSECURED OPEN-END LINE CLOSED-END TERM LOAN INDIVIDUAL (Own income or assets) INDIVIDUAL (Own income or assets plus income or assets from other sources) JOINT (please initial)										
Loan Amount	Interest Rate	Term				Payme	ent	F	Purpose						
LOAN ORIGINATION COMPANY NAME:									OAN ORIGIN	IATION COMPA	NY IDENTIFEF	R:			
LOAN ORIGINATION COMPANY NAME: LOAN ORIGINATION COMPANY IDENTIFER: LOAN ORIGINATOR NAME: LOAN ORIGINATOR LICENSE NUMBER:															
APPLICANT/CO-SIGNER INFORMATION															
Name (Last) (First) (MI) Taxpayer ID Number (SSN/TIN) Date of Birth															
Street Address Driver's License/ID Number State Phone Number															
City	State			ZIP C	ode	(County			How Long	There	No. c	of Depen	ndents	Age of Dependents
Previous Address (if less than 2 ye	ears at current address)														
Employer Address Phone Number								er							
Position			How Long				ross	Net		Weekly	Monthly	\$			
Previous Employer		Add	ress		l H	iow Of	ten Paid			Average Position	Monthly O	vertime	Pay \$		w Long
Nearest Relative Not Living With Y	′ou									Relationship					
Address			City			S	tate			ZII	P Code	Rela	tive's F	Phone N	lumber
Present Mortgage Holder/Landlord													Phone	e Numb	er
Immigration Status	Rent		Monthly Pa	-											
U.S. Cit			Othe		unless	s resp	onding party	y resid	les in a co	ommunity proper	ty state or	is relyir	ng on p	property	located in such a
Marital Status: Do not complete if this application is for individual unsecured credit unless responding party resides in a community property state or is relying on property located in such a state for repayment of the credit requested. Married Separated Unmarried (including single, divorced, and widowed)															
Other Income: Amount \$ Frequency Source															
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.															
Payment Received Pursuant to: Court Order Written Agreement Oral Understanding Alimony per Month \$ Separate Maintenance Payment per Month \$															
CO-APPLICANT INFORMATION															
Name (Last) (First) (MI) Taxpayer ID Number (SSN/TIN) Date of Birth															
Street Address						[Driver's Licen	nse/ID	Number		State	е	Phone	Number	
City	State			ZIP C	ode	(County			How Long	There	No. c	of Depen	ndents	Age of Dependents
Previous Address (if less than 2 years at current address)															
Employer Address Phone Number															
Position			How Long		Тг	G	ross	Net		Weekly	Monthly	\$			
Previous Employer		VAA	ress		Н		ten Paid			· · L	Monthly O		Pay \$		w Long
Previous Employer		Add	less							POSITION				ПС	W Long
Nearest Relative Not Living With Y	ou									Relationship					
Address			City					S	State	ZII	P Code	Rela	itive's F	Phone N	lumber
Present Mortgage Holder/Landlord													Phone	e Numb	er
Own Rent Monthly Payment \$															
Immigration Status U.S. Citizen Perm. Resident of U.S. Other:															
Marrial Status: Married Separated Unmarried (including single, divorced, and widowed) Other Income: Amount \$ Frequency Source															
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below. Payment Received Pursuant to: Court Order Written Agreement Oral Understanding															
Alimony per Month \$		Child Suppo	rt per Mont			_			Separate M	Maintenance Pa	ayment per l	Month	\$		
ADDITIONAL INFORMATION If you, a joint applicant, or other party answers "yes" to any of the following questions, please explain in the space provided.															
Are you a guarantor or co-maker of					Yes	- Apiail	No	. piovi		Applicant/Other	Party:		Yes		No
Are there any suits or judgments p	ending against you?		Applicant:		Yes		No		Joint	Applicant/Other	Party:		Yes	1	No
Have you been declared bankrupt in	n the last 10 years?		Applicant:		Yes		No		Joint	Applicant/Other	Party:		Yes	П	No

COLLATERAL INFORMATION									
Collateral to Secure Account: The description should include make, year, length, loan value, selling price, existing liens, serial numbers, name(s) of titleholder(s), legal description, license or registration numbers, etc., as may be applicable.									
CURRENT ASSETS									
Please attach additional sheet(s) if more space is required for the Current Assets section. DESCRIPTION OF ASSET OWNER NAME(S) SUBJECT TO LIEN: VALUE									
DESCRIPTION OF ASSET OWNER NAIME(S) SUBJECT TO LIEN: VALUE									
Total Assets from Addendum									
TOTAL ASSETS OUTSTANDING DEBTS									
	g are all of the loans or debts you presently ou are obligated to make. Please attach addi			allment contracts, credit ca	ards, rents, mortgages,	alimony, ch	nild support, and	separate maintenance	
Use the first	t column (Applicant Code) to indicate whether	r the debt is the responsibil	ity of the A	pplicant (A), Co-Applicant (C), or Joint Applicants	(J).			
APPLICANT NAME OF CREDITOR ACCOUNTS				ORIGINAL	CURRENT		MONTHLY	Check box if to be	
CODE	WAINE OF CREDITOR	NUMBER		AMOUNT	BALANCE		PAYMENTS	paid from proceeds	
								+ =	
	Total Debts from Addendum					- 			
	TOTAL DEDTS								
	TOTAL DEBTS								
loan to the Internal Revenue Service, I understand that Lender, its agents, successors, and assigns, will report using the Social Security Number (tax identification number) shown above. I understand that if the Social Security Number is incorrect, that I may be subject to Internal Revenue Service penalties. I understand Lender, its agents, successors, and assigns, will keep this application whether or not my credit request is approved. Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation. I made in this application or in any other manner.									
Signature of Applicant or Cosigner Date Signature of Co-Applicant Date							Date		
MILITARY ANNUAL PERCENTAGE RATE STATEMENT Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transactions; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card).									
CREDITOR USE ONLY Loan Approval (Indicate Conditions of Loan, if Any)									
Date Application	on Received Received By							Amount Requested	
Date Application Completed Approved By Amount Approved								Amount Approved	
This application was taken by: Face-to-Face Interview Mail Telephone Internet									
Principal F	Reason(s) for Adverse Action Concerning Cred	lit							
No Credit File Insufficient Number of Credit References Provided Unacceptable Type of Credit References Unable to Verify Credit References									
Limited Credit Experience				redit Performance With Us ary or Irregular Employment	-	Unable to Verify Employment Unable to Verify Income			
Collection Action or Judgment Garnishment or Attachment			Insuffici	ent Length of Employment		Unable	to Verify Residence		
Fored	closure or Repossession	th others		ent Income for Amount of re Obligations in Relation to	· -		or Type of Collatera otable Appraisal	al Not Sufficient	
Delinquent Credit Obligations (past or present with others) Bankruptcy Temporary Residence Unacceptable Leasehold Estate									
Number of Recent Inquiries on Credit Bureau Report Insufficient Length of Residence We Do Not Grant Credit to Any Applicant on the Terms and Conditions You Request.									
Other - Specify: Customer Identification Program (CIP) Record Information (Describe Additional Data Collected Pursuant to Institution's CIP)									
Applicant/Cosigner:									
Applicant/Cosigner Information Collected and Verified in Accordance with CIP (initial)									
Co-Applicant:									
Co-Applicant Information Collected and Verified in Accordance with CIP (initial)									

JOINT CREDIT APPLICATION

By signing below, applicants acknowledg	e their intent to apply jointly for the credit requested.
	_
	_
Date	
Date	