

Consumer Loan Checklist

- _____ Loan Application (complete sign & date)
- _____ 2 years Tax Returns (self-employed)
- _____ Last 2 pay stubs (one month's)
- _____ Copy of Driver's License and other ID
- _____ Purchase agreement if applicable
- _____ Proof of Insurance if applicable
- _____ Documentation of all income

SECTION D - ASSET & DEBT INFORMATION

If section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

ASSETS OWNED (Used separate sheet if necessary)			
DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER (s) (where)			\$
SAVINGS ACCOUNT NUMBER (s) (where)			\$
CERTIFICATE OF DEPOSIT (s) (where)			\$
MARKETABLE SECURITIES (issuer, type, no. of shares)			\$
REAL ESTATE (location, date acquired)			\$
LIFE INSURANCE (issuer, face value)			\$
AUTOMOBILES (year, make, model)			\$
OTHER (list)			\$
TOTAL ASSETS			\$

OUTSTANDING DEBTS (Including charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary)					
CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER <input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage			(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)			\$	\$	\$
STUDENT LOANS			\$	\$	\$
HOME EQUITY LOAN / LINE OF CREDIT			\$	\$	\$
CREDIT CARD			\$	\$	\$
CREDIT CARD			\$	\$	\$
CREDIT CARD			\$	\$	\$
OTHER			\$	\$	\$
TOTAL DEBTS			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Child Support or Maintenance Payments? No Yes

If yes, to (Name & Address) _____ Amt. per month \$ _____

Are you a co-maker, endorser or guarantor on any loan or contract? No Yes If yes, for whom? _____ To whom? _____

Are there any unsatisfied judgments against you? No Yes If yes, to whom owed? _____ Amount \$ _____

Have you been declared bankrupt in the last 10 years? No Yes If yes, where? _____ Year? _____

Are you an active duty member of the US Armed Forces or a dependent of an active duty member? No Yes

SECTION E - SECURED CREDIT Complete only if is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION _____

NAMES & ADDRESSES OF ALL CO-OWNERS OF PROPERTY _____

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any) _____

INSURANCE INFORMATION FOR SECURED LOANS

Insurance Company: _____ Agent: _____ Telephone: _____

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Purpose: You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures:

- Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from lender or any of its affiliates.
- Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgment: By signing this application, I Acknowledge that I have read, received and understand this Insurance Disclosure.

CREDIT DENIAL NOTICE

If your application for credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact:

Beartooth Bank
4130 King Avenue West
Billings, MT 59106
(406) 294-6500

within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice that follows describes additional protections extended to you.

EQUAL CREDIT OPPORTUNITY NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

FDIC Consumer Response Center
1100 Walnut St, Box #11
Kansas City, MO 64106
Toll-free: (877) 275-3342

Appraisal Notice

If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. If you wish to have a copy, please write us at the following mailing address: **Beartooth Bank, 4130 King Avenue West, Billings, MT 59106**. We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application. Your written request must contain: Applicant's Name, Property Address, Application Date and mailing instructions for the copy.

SIGNATURES -

I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit, employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.

Applicant's Signature

Date

Other Signature (Where Applicable)

Date

FOR CREDITOR USE ONLY

Date Received: _____ **By:** _____

If a new customer:

Applicant's Driver's License Expiration Date: _____

Co-Applicant's Driver's License Expiration Date: _____