# 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



## **CONSUMER CREDIT APPLICATION**

Important Applicant Information: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is

protected by our privacy policy and federal law.									
Type of Credit Requested  IMPORTANT: Check (or X) the appropriate boxes below and complete the applicable sections.									
	Secured Individual Credit - relying solely on my income or assets Unsecured Individual Credit - relying on my income or assets as well as income or assets from other sources								
			Joint Credit - We intend to apply	y for joint cred	it. (initials)				•
,	Amount Requested For How Long Payment Date Desired Want To Repay  Monthly				PROCEEDS OF LOAN TO BE USED FOR:				
\$		months			Other	2011171011			
NAME (Leet Fire	+ Middle)		SECTION A - INDIVID	UAL APPL	ICANT INFO	JRMATION			
NAME (Last, Firs	st, Middle)								
BIRTHDATE T	ELEPHONE NO	).	DRIVER'S LICENSE NO.	SOCIAL SE	CURITY NO.	NO. DEPENDE	ENTS	AGES OF DEPE	NDENTS
ADDRESS (Stree	et, City, State &	ZIP)				COUNTY	Do you or	Own Rent?	HOW LONG
PREVIOUS ADD	RESS (Street, C	City, State & ZIP)				COUNTY	Do you or	Own Rent?	HOW LONG
EMPLOYER (Cor	mpany Name &	Address)						12 2 100	HOW LONG
BUSINESS PHO	NE E	ext.	POSITION OR TITLE		GROSS: \$		SALARY PER M	ONTH NET: \$	
PREVIOUS EMP	LOYER (Compa	any Name & Addr	ress)						HOW LONG
NAME AND ADD	RESS OF NEA	REST RELATIVE	NOT LIVING WITH YOU	RELA	ATIONSHIP	TELEPHO	ONE NO. (Includ	łe Area Code)	
Alimony, child sup	port, or separate	maintenance inco	ome need not be revealed if you do						
Alimony, child sup SOURCES OF O			eived under: Court C	Order \\	Vritten Agreem	ent	ral Understandir	AMOUNT PER M	ONTH
SOURCES OF O	THEN INCOME	•						\$	ONT
	ted in this Section	-	uced before the credit request is	paid off?			Have you prev	iously received cre	dit from us?
		SEC	TION B - JOINT APPLIC all credit relying on income or as					n a community pro	perty state
NAME (Last, Firs			are countries, and construction					71	
BIRTHDATE T	ELEPHONE NO	).	DRIVER'S LICENSE NO.	SOCIAL SEC	CURITY NO.	NO. DEPENDE	ENTS	AGES OF DEPE	NDENTS
RELATIONSHIP	ELATIONSHIP TO APPLICANT (if any)  ADDRESS (Street, City, State & ZIP)				<del></del>	1		I	HOW LONG
EMPLOYER (Cor	mpany Name &	Address)							HOW LONG
BUSINESS PHO	NE F	xt.	POSITION OR TITLE			S	SALARY PER M	ONTH	
					GROSS: \$			NET: \$	
PREVIOUS EMPLOYER (Company Name & Address)						Ł	HOW LONG		
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP TELEPHONE NO. (Include Area Code)									
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  SOURCES OF OTHER INCOME  AMOUNT PER MONTH									
SOURCES OF OTHER INCOME  \$									
	ted in this Section		uced before the credit request is	paid off?			Have you previ	iously received cre	dit from us?
			SECTION	C - MARIT	AL STATUS				
APPLICANT Married Separated Unmarried (including single, divorced and widowed)									
OTHER PARTY		Married	Separated		Unmarried	(including single,	, divorced and v	vidowed)	

If section B has been cor Please mark Applicant-	npleted, this Sectio	n should be com		ion about both the	e Applicant and			
ASSETS OWNED (Used separate sh	neet if necessary)							
DESCRIPTION OF ASSETS		NAME IN WH	ICH THE ACCOUNT	IS CARRIED	SUBJE	CT TO DEBT?	VALU	JE
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			- AU. 1		······································	١	\$	
(list) TOTAL ASSETS					<u> </u>		\$	*******
OUTSTANDING REPTS			lit and and and		instinus IIaa	to about if	I.	
OUTSTANDING DEBTS (Including charge a	accounts, installme	nt contracts, cred	iit cards, rent, mortgag	ges and other obl	igations. Use s	separate sheet if necess		
CREDITOR	ACCOUNT	NUMBER	NAME IN WHICH	THE ACCOUNT	IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER Rent Payment Mortgage						(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)						\$	\$	\$
STUDENT LOANS						\$	\$	\$
HOME EQUITY LOAN / LINE OF CREDIT					\$	\$	\$	
CREDIT CARD						\$	\$	\$
CREDIT CARD						\$	\$	\$
CREDIT CARD				*****		\$	\$	\$
OTHER						\$	\$	\$
TOTAL DEBTS						\$	\$	\$
Are you obligated to make Alimony, Child Support or Ma If yes, to (Name & Address)	aintenance Paymer	nts?	oth the Applicant and No Yes	,	r Other Person	Amt. per month \$		
Are you a co-maker, endorser or guarantor on any loan or contract?				ves, for whom?			To whom? Amount \$	· · · · · · · · · · · · · · · · · · ·
Are there any unsatisfied judgments against you? Have you been declared bankrupt in the last 10 years?	∐No ∐Yes ☐	If yes, to whom on Yes	If yes, where?		-		Year?	
Are you an active duty member of the US Armed Force		_		No Yes				
						ty to be given as securit	у:	
NAMES & ADDRESSES OF ALL CO-OWNERS OF PR	OPERTY							
IF THE SECURITY IS REAL ESTATE, GIVE THE FULL		SPOUSE (if any	\					
IF THE SECORITY IS REAL ESTATE, GIVE THE FOLL								
	INS	JRANCE INF	ORMATION FOR	R SECURED I	LOANS			
Insurance Company:			Agent:				Telephone:	
Purpose: You have submitted an application insurance product or annuity. Federal law r	n for a loan In	connection w	LOSURE FOR C with you loan appl ou with the follow	lication, Lend	er may be s	coliciting, offering to	sell, or will sell y	ou an
Credit Disclosures:								
1. 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. 2. 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 -

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.   Understand that   must update credit information at Lender's request if my financial condition
channes

 Applicant's Signature	Date	Other Signature (Where Applicable)	Date
	FOR CREDITOR	USE ONLY	
Date Received:		Ву:	
If a new customer:	Applicant's Driver's License	Expiration Date:	
Co-	-Applicant's Driver's License	Expiration Date:	