

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.

<p>TYPE OF CREDIT REQUESTED</p> <p><input type="checkbox"/> Secured <input type="checkbox"/> Unsecured</p> <p><input type="checkbox"/> Individual Credit - relying on my income or assets.</p> <p><input type="checkbox"/> Individual Credit - relying on my income or assets as well as income or assets from other sources.</p> <p><input type="checkbox"/> Joint Credit - We intend to apply for joint credit.</p> <p>(initials) _____</p>	<p>COMMONWEALTH BANK</p> <p>LENDER'S NAME AND ADDRESS</p>	<p>Date of Application _____</p> <p>Amount \$ _____ How Long _____</p> <p>Payment Date Desired _____</p> <p>Want to Repay <input type="checkbox"/> Monthly <input type="checkbox"/> _____</p> <p>Purpose _____</p> <p>Acct. No. _____ Class _____</p>
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SECTION A - INDIVIDUAL APPLICANT INFORMATION

LAST FIRST M.I.

Name _____ Birth Date _____ Tel. No. _____ Soc. Sec. No. _____

Present Address _____ City _____ State _____ Zip _____ County _____ How Long _____

Previous Address _____ City _____ State _____ Zip _____ County _____ How Long _____

Have you applied for credit with us before? No Yes - When? _____ No. Dep. _____ Dep. Ages _____

Name of Nearest Relative Not Living With You _____ Relationship _____

Address _____ Tel. No. (_____) _____

Employer (Company Name & Address) _____ How Long _____

Bus. Tel. _____ Position/Title _____ How Often Paid? _____ Take Home Salary Per Month \$ _____

Previous Employer (Company Name & Address) _____ How Long _____

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 \$ _____

SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

LAST FIRST M.I.

Name _____ Birth Date _____ Tel. No. _____ Soc. Sec. No. _____

Present Address _____ City _____ State _____ Zip _____ County _____ How Long _____

Relationship To Applicant (If Any) _____ Have you applied for credit with us before? No Yes - When? _____ No. Dep. _____ Dep. Ages _____

Name of Nearest Relative Not Living With You _____ Relationship _____

Address _____ Tel. No. (_____) _____

Employer (Company Name & Address) _____ How Long _____

Bus. Tel. _____ Position/Title _____ How Often Paid? _____ Take Home Salary Per Month \$ _____

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 \$ _____

SECTION C - MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state. (*includes single, divorced and widowed)

Applicant Married Separated Unmarried * **Other Party** Married Separated Unmarried *

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 (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	VALUE
Checking Account Number(s) (where)		\$
Savings Account Number(s) (where)		
Other Assets (describe)		
TOTAL ASSETS		\$

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME THE ACCT. IS UNDER	ORIGINAL AMT. (OMIT RENT)	PRESENT BAL. (OMIT RENT)	MO. PMTS.
Landlord or Mortgage Holder	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		\$	\$	\$
Automobiles (make, model, year)					
TOTAL DEBTS			\$	\$	\$

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

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

If yes, to (Name & Address) _____ Amount Per Month \$ _____

Are you a comaker, 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? _____

SECTION E - SECURED CREDIT

Complete only if credit is to be secured. Briefly describe the property to be given as security and indicate if others have an ownership interest.

Property Description: _____

Names & Addresses of all co-owners of the property: _____

If the security is real estate, give the full name of your spouse (if any): _____

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 and 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.

DO NOT WRITE ON THIS PAGE — CREDITOR WORK SHEET

Date Application Received:	Approved By:	Approved By:	Security:
Received By:			

TYPE OF LOAN - Installment Canadian Rollover Balloon Single Pay Interest Only Principal Reduction Construction Demand
ACCUAL METHOD - Actual 365 Actual 360 30/360 Precomputed: Simple Rate _____ Add on Rate _____ Discount Rate _____ Split Rate
FUNDING DATE OF LOAN - _____ **FIRST PAYMENT** _____ **PRINCIPAL \$** _____

MISCELLANEOUS FEES	PREPAID FINANCE CHARGES		Base Charge
	In Cash	Financed	
OFFICIALS	\$ _____	\$ _____	\$ _____
PROPERTY INS.	\$ _____	\$ _____	\$ _____
OTHER	\$ _____	\$ _____	\$ _____

INTEREST RATE _____ POINTS _____ NUMBER OF MONTHS _____ NUMBER OF PAYMENTS A YEAR _____
CREDIT LIFE INSURANCE - No Insurance Single Life Joint Life
 Single Life & A & H Joint Life & A & H A & H Only
IS INTEREST RATE VARIABLE? Yes No
 WILL CHANGE: Increase Payment Amount Points _____ Base Rate: _____
 Increase Amount Due at Maturity Above Under 1. May change as often as _____
 Increase Number of Payments 2. Changes in the index rate shall take effect _____
 3. Rate Limitations: maximum _____ minimum _____
 4. Post-Maturity Interest: _____

MINIMUM INTEREST CHARGE - \$ _____

CUSTOMER INFORMATION

CONSUMER BUSINESS Purpose of Loan _____ BUSINESS Business Purpose of Loan _____

Customer #1 Last _____ First _____	Business Name _____
Customer #2 Last _____ First _____	Signatory #1 _____ Title _____
Address _____ Street _____ City _____	Signatory #2 _____ Title _____
State _____ Zip _____ Note Date _____ Br # _____ Off # _____	Address _____ Street _____ City _____
Account # _____ Loan # _____ Renewal # _____	State _____ Zip _____ Note Date _____ Br # _____ Off # _____
	Account # _____ Loan # _____ Renewal # _____

COLLATERAL Unsecured Auto/Property Perfected By Certificate Of Title Mobile Home/Personal Property Residence CD/Savings
 Life Insurance Stock/Instruments Perfected By Possession Equipment/Accounts Receivable/Inventory

USE OF COLLATERAL: Personal Business Agriculture
 COLLATERAL Will Will not be purchased with proceeds of loan. If Yes, this is a Purchase Money Loan. If this is not a Purchase Money Loan (or collateral is being taken in addition to that which is purchased) give a brief description of the other collateral _____

ASSUMPTION - May Cannot

PAY PROCEEDS TO - _____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____

ANY ADDITIONAL FORMS WANTED? _____
 Employment Verification Applicant: Position _____ Salary \$ _____ Yrs. Employed _____ Source _____
 Employment Verification Other Applicant: Position _____ Salary \$ _____ Yrs. Employed _____ Source _____
 Comments: _____
 Residence Verification: Years _____ Comment _____

CREDITOR Verification:

Creditor and Who Provided Information	Date Started	Original Bal.	Present Bal.	Payment	Mos. Left to Pay	Comments

Total present balance of all outstanding debts \$ _____ **IS CAPACITY EVIDENT** YES NO
 Total net monthly income from all sources \$ _____ Instructions for completion or reason for turn down: _____
 Less rent or mortgage payments.
 (include 2nd mortgage payments, taxes and insurance) \$ _____
 Subtotal \$ _____
 Less payments on all debts not being consolidated.
 (include monthly support payments) \$ _____
 Subtotal \$ _____
 Less payment on this proposed loan \$ _____
 Amount left for all living expenses \$ _____