

GRAND MARAIS STATE BANK CONSUMER LOAN APPLICATION

Credit Requested Is: <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Collateral Secured Loan <input type="checkbox"/> Personal Unsecured Loan		Account Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount Requested \$	Description of Collateral Offered	We intend to apply for joint credit Initial _____
Purpose of Credit Request		Applicant _____ Co-Applicant _____

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Applicant		APPLICANT INFORMATION		Co-Applicant	
Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor		Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor			
Applicant Name (include Jr. or Sr. if applicable)		Co-Applicant Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)	Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)
Email Address		Email Address			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Applicant) no. _____ ages _____		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)	
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien		Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien			
Present Address (street, city, state, ZIP) _____ since _____		Present Address (street, city, state, ZIP) _____ since _____			
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address			
If residing at present address for less than two years, complete the following:					
Former Address (street, city, state, ZIP) _____ from _____ to _____		Former Address (street, city, state, ZIP) _____ from _____ to _____			

Applicant		EMPLOYMENT / INCOME INFORMATION		Co-Applicant	
Name & Address of Employer <input type="checkbox"/> Self Employed		Yrs. on this job <input type="checkbox"/> Full time		Name & Address of Employer <input type="checkbox"/> Self Employed	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	
Gross Monthly Income \$		Gross Monthly Income \$			
Name & Address of Employer <input type="checkbox"/> Self Employed		Dates from _____ to _____		Name & Address of Employer <input type="checkbox"/> Self Employed	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	
Name & Address of Employer <input type="checkbox"/> Self Employed		Dates from _____ to _____		Name & Address of Employer <input type="checkbox"/> Self Employed	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	

NOTICE: 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		\$	Other Income		\$
Other Income		\$	Other Income		\$
Other Income		\$	Other Income		\$

HOUSING INFORMATION			
<input type="checkbox"/> Own <input type="checkbox"/> Rent since _____	Monthly Housing/Rent \$	Present Value \$	Date Purchased

CASH ASSET INFORMATION		
Financial Institution Name	Saving Account Balance \$	Checking Account Balance \$

APPLICANT SIGNATURE(S)	
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I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand and agree that Lender may obtain, use and share my state and federal tax return information for purposes of: 1) reviewing and responding to this loan application; 2) originating the loan; 3) servicing the loan; 4) selling or transferring all or a part of the loan or any interest in it; and (5) internal marketing analysis, marketing to me/us, and other marketing as permitted by law. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations, tax return information consent, and authorizations extend not only to Lender, but also to Third Parties, including loan servicers, any insurer of the loan, government agency loan guarantors, marketing companies, and to any investor to whom Lender may sell all or any part of the loan, as well as to the affiliates, agents, and any successors and assigns of Lender and Third Parties. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X _____
Applicant Date

X _____
Co-Applicant Date