CONSUMER LOAN APPLICATION

CONSOMER EGAN AFFEIGATION									
Credit Requested Is:	Home Equity Loan	Home Equity Loan Collateral Secured Loan Personal Unsecured Loa			n	Account Requested: Individual Join			loint
Amount Requested	equested Description of Collateral Offered					We intend to apply for joint credit Initial			
Purpose of Credit Request						Applicant		Со-Арр	plicant
If the Applicant is married, he or c) you are relying on prope	or she may apply for individual or rty in a community property state	credit. For Mari	tal Status, check one repayment of the cre	if a) you are applying dit requested.	g for a secured cre	dit; b) you reside in a com	munity proper	ty state;	
	Applicant		APPLICANT	NFORMATIO	ON	Co-Applicant			
Applicant Role:	Borrower Co-Sig	ner 🔲 Gu	uarantor	Applicant Role:		Sorrower Co-Sig	gner 0	Guarantor	
Applicant Name (include Jr. o	or Sr. if applicable)			Co-Applicant Nan	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)				у)		
Email Address				Email Address					
Married		pendents (not lis	sted by Co-Applicant)	Married	Married Dependents (not listed by Applicant)				
Separated Unm	arried (include le, divorced, widowed) no	o. ages		Separated	Unmarried single, divo		no. age	s	
Citizenship: U.S. Cit	tizen Permanent Resident	Alien	Non-Resident Alien	Citizenship:	U.S. Citizen	Permanent Residen	t Alien	Non-Resident Al	Jien
Present Address (street, city,	state, ZIP) since			Present Address ((street, city, state,	ZIP) since			
Mailing Address, if different for	rom Present Address			Mailing Address,	if different from Pr	esent Address			
		f residing at pre	sent address for less	than two years, com	plete the following	:1			
Former Address (street, city,	state, ZIP) from	to		Former Address (street, city, state,	ZIP) from	to)	
	Applicant	EMPLO	YMENT / INC	COME INFO	RMATION	Co-Applicant			
Name & Address of Employer					this job				
			Full time					Full	time
Position/Title & Type of Busines	s	Business Pho	ne (incl. area code)	Position/Title & T	ype of Business		Business	Phone (incl. area	code)
Gross Monthly Income	\$	5.5		Gross Monthly Inc	come \$	1			
Name & Address of Employer			Name & Address of Employer Self Employed Dates from			s			
			to					to	
Position/Title & Type of Business Business Phone (incl. area code)		ne (incl. area code)	Position/Title & Type of Business Business Phone (incl. area of			code)			
Name & Address of Employer	Self	Employed	Dates	Name & Address	of Employer		Self Employed	Dates	s
			from					from	
<u>.</u>			to					to	
Position/Title & Type of Business Business Phone (incl. area code)			Position/Title & Type of Business Business Phone (incl. area code)				ı code)		
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									
Own Rent since Monthly Housing/Rent Present Value Date Purchased									
CASH ASSET INFORMATION									
Financial Institution Name Saving Account Balance Checking Account Balance									

CONSUMER LOAN APPLICATION, continued

APPLICANT SIGNATURE(S)

It is a crime to intentionally falsify information on this application.

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 make any investigation of my/our credit and employment status, either directly or through any agency employed by Lender for that purpose, including a consumer report on me/us from a consumer reporting agency. I/We understand that upon written request, I/we will be informed by Lender whether or not a consumer report was requested, and if such report was requested, the name and address of the consumer reporting agency to whom the request was made. 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		X	
Applicant	Date	Co-Applicant	Date

ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant: Application Number:

A	ssets	Liabilities				
Checking and Savings Accounts		Name and Address of Creditor				
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance		
8						
Acet No.	\$	Acct. No.	\$	\$		
Acct. No.			+	+		
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance		
Acct. No.	\$	Acct. No.	\$	\$		
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance		
	*	-	•	387		
*		,		Ŷ-		
Acct. No.	\$	Acct. No.	\$	\$		
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance		
				T _a		
Acct. No.	\$	Acct. No.	\$	\$		
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance		
Acct. No.	\$	Acct. No.	\$	\$		
Stocks and Bonds Assets	•	Name & Address of Company	Payment	Balance		
Number Description	Cash or Market Value	,				
·	\$					
2	\$					
	\$	Acct. No.	\$	\$		
	\$	Name & Address of Company	Payment	Balance		
Life Insurance - Face Value	\$					
Real Estate Owned Assets	\$					
Vested Interest in Retirement Funds	\$					
Net Worth of Business Owned	\$	Acct. No.	\$	\$		
Automobiles Owned:		Name & Address of Company	Payment	Balance		
Year Make and Model	Cash or Market Value	_				
5	\$	-				
¥	\$		i.	T.		
<u>-</u>	\$	Acct. No.	\$	\$		
Other Assets Owned:	\$	Name & Address of Company	Payment	Balance		
Description	Cash or Market Value					
Description	\$	-				
<i>5</i>	\$	Acct. No.	\$	\ \$		
-	\$	Alimony/Child Support/Separate Maintenance Owed to	\$	Ť		
*	\$					
	\$	Job Related Expense	\$			
	\$	1				
LIQUID ASSETS	\$	TOTAL MONTHLY PAYMENTS	\$	Au		
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$			
NET WORTH	\$					

[&]quot;*" indicates obligations satisfied at or before loan closing.

INTERVIEWER INFORMATION				
Originator Name		Phone Number	Ext.	
Originator NMLSR Identifier	Originator License State and Number			
Company Name	L			
Company NMLSR Identifier Company License State and Number				
Company Address (street, city, state, ZIP)				

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Applicant: Lender: Lender: Lender: Lender: Lender: Lender: Main Branch 4864 State Route 52 PO Box 398 Jeffersonville, NY 12748 CERTIFICATION To Jeff Bank ("Lender"): Applicant (and co-applicant if applicable), Lender various information about Applicant and the requested loan, such as the and and source of any downpayment, income information, and assets and liabilities, Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information. Application, including, but without limitation, verifications from financial institutions of the information provided. Applicant fully understands that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section AUTHORIZATION TO RELEASE INFORMATION To Whom It May Concern: AUTHORIZATION TO RELEASE INFORMATION To Whom It May Concern: Applicant has applied for a loan from Jeff Bank ("Lender"). As part of the application process, Lender, any insurer of the and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is clo Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, and to any inso of the loan any and all information and documentation that they may request. Such information may include, but is limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to person or company names in the loan application. A copy of this authorization may be accepted as an original. Your prompt reply to Jeff Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated. AUTHORIZATION TO FILE FINANCING STATEMENT Applica		CERTIFICATIO	AND AUTHORIZ	ZATION		
To Jeff Bank ("Lender"): 1. Applicant (and co-applicant if applicable),		Applicant: Lender:	Main Branch 4864 State Route PO Box 398			
1. Applicant (and co-applicant if applicable),		С	RTIFICATION			
for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amm and source of any downpayment, income information, and assets and liabilities. Applicant certifies that all of the informa is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important informatis true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important informatis true and complete. Applicant during the information provided. 2. Applicant understands and agrees that Lender may verify any information provided to Lender concerning Applicat application, including, but without limitation, verifications from financial institutions of the information provided. 3. Applicant fully understands that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section **AUTHORIZATION TO RELEASE INFORMATION** To Whom It May Concern: 1. Applicant has applied for a loan from Jeff Bank ("Lender"). As part of the application process, Lender, any insurer of the and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed and any collateral title insurer may verify information that they may request. Such information may include, but is limited to, income; bank, money market, and similar account balances; credit history, and copies of income tax returns. 3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to person or company names in the loan application. 4. A copy of this authorization may be accepted as an original. 5. Your prompt reply to Jeff Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated. **AUTHORIZATION TO FILE FINANCING STATEMENT* **Applicant hereby authorizes Lender to file the appropriate Financi	То	To Jeff Bank ("Lender"):				
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AUTHORIZATION TO RELEASE INFORMATION To Whom It May Concern: 1. Applicant has applied for a loan from Jeff Bank ("Lender"). As part of the application process, Lender, any insurer of the and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed to lender and any and all information and documentation that they may request. Such information may include, but is limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns. 3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to person or company names in the loan application. 4. A copy of this authorization may be accepted as an original. 5. Your prompt reply to Jeff Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated. AUTHORIZATION TO FILE FINANCING STATEMENT Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to execu a security agreement, pledge, or control agreement: APPLICANT: X	2.	· ·	Applicant understands and agrees that Lender may verify any information provided to Lender concerning Applicant application, including, but without limitation, verifications from financial institutions of the information provided.			
To Whom It May Concern: 1. Applicant has applied for a loan from Jeff Bank ("Lender"). As part of the application process, Lender, any insurer of the and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed and any collateral title insurer may verify information applicant provided to Lender may sell Applicant's loan, and to any insure of the loan any and all information and documentation that they may request. Such information may include, but is limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns. 3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to person or company names in the loan application. 4. A copy of this authorization may be accepted as an original. 5. Your prompt reply to Jeff Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated. AUTHORIZATION TO FILE FINANCING STATEMENT Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to execute a security agreement, pledge, or control agreement: APPLICANT: X	3.	• • • • • • • • • • • • • • • • • • • •	•			
 Applicant has applied for a loan from Jeff Bank ("Lender"). As part of the application process, Lender, any insurer of the and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is clo Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, and to any ins of the loan any and all information and documentation that they may request. Such information may include, but is limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to person or company names in the loan application. A copy of this authorization may be accepted as an original. Your prompt reply to Jeff Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated.	_		TO RELEASE INFOR	MATION		
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Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to execute a security agreement, pledge, or control agreement: APPLICANT: X	5.	5. Your prompt reply to Jeff Bank, to any investor that p	Your prompt reply to Jeff Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated.			
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Applicant Date Co-Applicant Date	Х	X	X			
	-	Applicant Date	Co-Applicant	Date		