Consumer Loan Application Non Dwelling Secured

GLACIER FAMILY OF BANKS

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit.

Borrower ✗ ________ *initials* **Co-Borrower** ✗ ________ *initials*

Amount Requested	Payment Date	Collateral *(Pledged to secure loan)*	Purpose of Loan
$			

Borrower

Name		Birth Date
Social Security Number	Home Phone	Cell Phone

Marital Status: Check one if (a) you are applying for 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 for credit requested.
☐Married ☐Separated ☐Unmarried (including single, divorced, and widowed)

Email Address

Present Physical Address (street, city, state, zip)	No. years: ☐Own ☐Rent
Mailing Address Street or P.O. Box ☐Same as present physical address above	
Former Address (street, city, state, zip)	No. years: ☐Own ☐Rent

Employment Information

Employer Name and Address		Yrs. & Mos. on this job:
Occupation	Business Phone	Gross Monthly Income $
Previous Employer		Yrs. & Mos. on this job:

Other Income	Received Since	Monthly Amount
		$
		$

Is any of this Other Income likely to be reduced before the credit requested is paid off? ☐Yes ☐ No

Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this loan.

Dependents (not listed by Co-Borrower)	no.	ages

Co-Borrower

Name		Birth Date
Social Security Number	Home Phone	Cell Phone

Marital Status: Check one if (a) you are applying for 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 for credit requested.
☐Married ☐Separated ☐Unmarried (including single, divorced, and widowed)

Email Address

Present Physical Address (street, city, state, zip)	No. years: ☐Own ☐Rent
Mailing Address Street or P.O. Box ☐Same as present physical address above	
Former Address (street, city, state, zip)	No. years: ☐Own ☐Rent

Employment Information

Employer Name and Address		Yrs. & Mos. on this job:
Occupation	Business Phone	Gross Monthly Income $
Previous Employer		Yrs. & Mos. on this job:

Other Income	Received Since	Monthly Amount
		$
		$

Is any of this Other Income likely to be reduced before the credit requested is paid off? ☐ Yes ☐ No

Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this loan.

Dependents (not listed by Borrower)	no.	ages

Name of nearest relative not living with you or Personal References

Name	Relationship	Address	Phone

Financial Summary

This section should be completed using information for both the Borrower and Co-Borrower

Assets	Value
Real Estate:	$
Other Real Estate:	$
Vehicles(List year, make, model) ⬇	$
	$
	$
Cash in Glacier Family of Bank Accounts	$
Cash in Other Banks / Credit Unions	$
Stocks / Bonds / IRA / Pension / 401K	$
Cash Value Life Insurance:	$
Other:	$
Other:	$
Total Assets:	$

Liabilities	Monthly Payment	Balance
Mortgage Holder or Landlord	$	$
Other RE payments	$	$
Vehicle Lender(s) List lienholders ⬇	$	$
	$	$
	$	$
Unsecured Bank Loans	$	$
Secured Bank Loans	$	$
Credit Card Debt (total)	$	$
Other:	$	$
Other:	$	$
Other:	$	$
Total Liabilities:	$	$
Assets – Liabilities = Net Worth	$	

Acknowledgement and Agreement

Pursuant to the national privacy law that took effect July 1, 2001, I authorize Lender its successors and/or assignees to obtain verification of any information needed to complete my loan request. This information includes but is not limited to my bank account, other assets, employment earnings records and the need to order a consumer credit report. I further authorize anyone to accept a photocopy or facsimile of this document as their authorization to release such information to Lender. I certify that everything I have stated in this application and any attachments is correct. You may keep this application whether or not it is approved. By signing below, I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

✗ ______________________________
Borrowers Signature Date

✗ ______________________________
Co-Borrowers Signature Date

These Questions Apply to Both Borrower and Co-Borrower

If any of these questions are answered "YES", please explain on an attached sheet.	Borrower	Co-Borrower
Are there any outstanding judgements against you?	☐ Yes ☐ No	☐ Yes ☐ No
Have you declared bankruptcy in the past 7 years?	☐ Yes ☐ No	☐ Yes ☐ No
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years or obligated on any loan which resulted in foreclosures?	☐ Yes ☐ No	☐ Yes ☐ No
Are you a party in a lawsuit?	☐ Yes ☐ No	☐ Yes ☐ No
Are you obligated to pay alimony, child support, or separate maintenance?	☐ Yes ☐ No	☐ Yes ☐ No
Are you presently delinquent or in default on any Federal debt, loan, etc?	☐ Yes ☐ No	☐ Yes ☐ No
Are you a co-maker or endorser on a note?	☐ Yes ☐ No	☐ Yes ☐ No

	Borrower	Co-Borrower
Is any part of the down payment borrowed?	☐ Yes ☐ No	☐ Yes ☐ No
Have you had merchandise repossessed?	☐ Yes ☐ No	☐ Yes ☐ No
Have you been denied credit with this lender before?	☐ Yes ☐ No	☐ Yes ☐ No
Are you a U.S. Citizen or a permanent resident alien? If permanent resident alien, please provide us with a copy of your card.	☐ Yes ☐ No	☐ Yes ☐ No
Do you intend to occupy the property as your primary residence?	☐ Yes ☐ No	☐ Yes ☐ No
Have you had an ownership interest in a property in the last three years?	☐ Yes ☐ No	☐ Yes ☐ No
Property Type	☐ Principal ☐ Second ☐ Investment	☐ Principal ☐ Second ☐ Investment
Property Interest Held In	☐ Individual ☐ Joint	☐ Individual ☐ Joint

Military Lending Act

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, Glacier Bank requires you to select 'Yes' if one of the following statements is applicable:

- I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or less

OR

- I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old or I am an individual for whom the member provided more than one half of my financial support for 180 days immediately preceding today's date.

☐ Yes ☐ No

***** Bank Use Only *****

Existing Glacier Bank Customer? ☐ Yes ☐ No If no, description of document(s) used to verify the customer's identity

	Document Type	ID number	Place of Issuance	Date of Issuance	Expiration Date
Borrower					
Co-Borrower					

This information was provided: ☐ In a face to face interview ☐ In a Phone interview ☐ Applicant submitted by fax or mail ☐ Applicant submitted via email or Internet

Date application received: __________ Received by: ____________________ Originator NMLSR ID: __________

Originator Company NMLSR ID: 472212

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