

# NEVADA BANK & TRUST CONSUMER LOAN APPLICATION

| TYPE OF APPLICATION   |  |  |  |       |  |   |   |                   |  |
|---|--|--|--|-------|--|---|---|-------------------|--|
| <input type="checkbox"/> Application for INDIVIDUAL CREDIT<br><input type="checkbox"/> Application for JOINT CREDIT: We intend to apply for joint credit. _____ (initials)<br>If you live in Nevada, or this is a joint application, check one of the following: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried<br><br>AMOUNT OF REQUEST: \$ _____ Preferred Payment Date: _____<br><br>Automatic Payment: <input type="checkbox"/> Yes <input type="checkbox"/> No from NB&T Account Number: _____<br><br><b>NOTICE:</b> If you are married, you can still apply for a separate account in your own name. If you are married and reside in a community property state, the assets of your marital community may be liable on this account even if you apply for an individual account and this application is not signed by your spouse (unless you attached a signed statement that you wish to apply for a separate account based solely on your separate assets). |  |  |  |       |  |   |   |                   |  |
| PURPOSE OF LOAN: (How will you spend the proceeds?)   |  |  |  |       | <input type="checkbox"/> SECURED (COLLATERAL) <input type="checkbox"/> UNSECURED (NO COLLATERAL) |   |   |                   |  |
| COLLATERAL  |  |  |  |       |  |   |   |                   |  |
| TYPE OF COLLATERAL: (If application is SECURED with COLLATERAL)   |  |  |  |       |  |   |   |                   |  |
| DESCRIPTION OF COLLATERAL:<br>Year: _____ Make: _____ Model: _____ Purchase Price: \$ _____ Down Payment: \$ _____  |  |  |  |       |  |   |   |                   |  |
| INFORMATION REGARDING APPLICANT   |  |  |  |       |  |   |   |                   |  |
| FIRST NAME      MIDDLE INITIAL      LAST NAME   |  |  | DATE OF BIRTH                                |       | SOCIAL SECURITY NUMBER   |   | HOME PHONE NUMBER                       |                   |  |
| STREET ADDRESS (Required)   |  |  | CITY   | STATE | ZIP CODE   |   | EMAIL ADDRESS                           |                   |  |
| MAILING ADDRESS (If Different from Street Address)  |  |  | CITY   | STATE | ZIP CODE   |   | TIME AT THIS ADDRESS?<br>YRS.      MOS. |                   |  |
| PREVIOUS ADDRESS (If Less than 3 Yrs. At Current Address)   |  |  | CITY   | STATE | ZIP CODE   |   | DRIVER'S LICENSE NUMBER                 |                   |  |
| DO YOU?<br><input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER:   |  |  | MONTHLY MORTGAGE OR RENT PAYMENT<br>\$ _____ |       |  | ARE YOU A U.S. CITIZEN?<br><input type="checkbox"/> YES <input type="checkbox"/> NO |   |                   |  |
| PRESENT EMPLOYER  |  |  | OCCUPATION                                   |       | WORK PHONE & EXT.  |   | TIME EMPLOYED<br>YRS.      MOS.         |                   |  |
| EMPLOYER'S ADDRESS  |  |  | CITY   |       | STATE      ZIP CODE  |   | GROSS MONTHLY INCOME<br>\$ _____        |                   |  |
| FORMER EMPLOYER (If less than 3 years)  |  |  |  |       |  |   | TIME EMPLOYED<br>YRS.      MOS.         |                   |  |
| OTHER INCOME: Alimony, child support or separate maintenance income need not be revealed unless you wish to use it as a basis for repaying this obligation.   |  |  | SOURCE OF INCOME                             |       |  |   | AMOUNT<br>\$ _____                      |                   |  |
| PERSONAL REFERENCE  |  |  |  |       |  |   |   |                   |  |
| NAME OF NEAREST RELATIVE  |  |  | STREET ADDRESS, CITY, STATE                  |       |  | RELATIONSHIP  |   | HOME PHONE NUMBER |  |
| INFORMATION REGARDING CO-APPLICANT  |  |  |  |       |  |   |   |                   |  |
| FIRST NAME      MIDDLE INITIAL      LAST NAME   |  |  | DATE OF BIRTH                                |       | SOCIAL SECURITY NUMBER   |   | HOME PHONE NUMBER                       |                   |  |
| STREET ADDRESS (Required)   |  |  | CITY   | STATE | ZIP CODE   |   | EMAIL ADDRESS                           |                   |  |
| MAILING ADDRESS (If Different from Street Address)  |  |  | CITY   | STATE | ZIP CODE   |   | TIME AT THIS ADDRESS?<br>YRS.      MOS. |                   |  |
| PREVIOUS ADDRESS (If Less than 3 Yrs. At Current Address)   |  |  | CITY   | STATE | ZIP CODE   |   | DRIVER'S LICENSE NUMBER                 |                   |  |
| DO YOU?<br><input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER:   |  |  | MONTHLY MORTGAGE OR RENT PAYMENT<br>\$ _____ |       |  | ARE YOU A U.S. CITIZEN?<br><input type="checkbox"/> YES <input type="checkbox"/> NO |   |                   |  |
| PRESENT EMPLOYER  |  |  | OCCUPATION                                   |       | WORK PHONE & EXT.  |   | TIME EMPLOYED<br>YRS.      MOS.         |                   |  |
| EMPLOYER'S ADDRESS  |  |  | CITY   |       | STATE      ZIP CODE  |   | GROSS MONTHLY INCOME<br>\$ _____        |                   |  |
| FORMER EMPLOYER (If less than 3 years)  |  |  |  |       |  |   | TIME EMPLOYED<br>YRS.      MOS.         |                   |  |
| OTHER INCOME: Alimony, child support or separate maintenance income need not be revealed unless you wish to use it as a basis for repaying this obligation.   |  |  | SOURCE OF INCOME                             |       |  |   | AMOUNT<br>\$ _____                      |                   |  |
| PERSONAL REFERENCE  |  |  |  |       |  |   |   |                   |  |
| NAME OF NEAREST RELATIVE  |  |  | STREET ADDRESS, CITY, STATE                  |       |  | RELATIONSHIP  |   | HOME PHONE NUMBER |  |

# PERSONAL FINANCIAL STATEMENT

| ASSETS   |                 | Value<br>(Omit Cents) | LIABILITIES                                 |               | Balance<br>(Omit Cents) | Mo. Payments<br>(Omit Cents) |                 |
|--|-----------------|-----------------------|---|---------------|-------------------------|------------------------------|-----------------|
| Cash in Nevada Bank & Trust  |                 | \$                    | Credit Cards/Other                          |               | \$                      | \$ <input type="checkbox"/>  |                 |
| Cash in Other Banks  |                 | \$                    |   |               | \$                      | \$ <input type="checkbox"/>  |                 |
| Stocks/Bonds/Mutual Funds  |                 | \$                    |   |               | \$                      | \$ <input type="checkbox"/>  |                 |
| Pension/Retirement Funds (IRA, 401k, etc)  |                 | \$                    |   |               | \$                      | \$ <input type="checkbox"/>  |                 |
| Real Estate (List total value from below)  |                 | \$                    | Real Estate (List total from below)         |               | \$                      | \$ <input type="checkbox"/>  |                 |
| Vehicles/Boats/RVs (List Year, Make & Model)   |                 | \$                    | Vehicles/Boats/RV Loans                     |               | \$                      | \$ <input type="checkbox"/>  |                 |
|  |                 | \$                    |   |               | \$                      | \$ <input type="checkbox"/>  |                 |
|  |                 | \$                    |   |               | \$                      | \$ <input type="checkbox"/>  |                 |
|  |                 | \$                    |   |               | \$                      | \$ <input type="checkbox"/>  |                 |
|  |                 | \$                    |   |               | \$                      | \$ <input type="checkbox"/>  |                 |
|  |                 | \$                    |   |               | \$                      | \$ <input type="checkbox"/>  |                 |
| Personal Property  |                 | \$                    | Rent (Landlord Name)                        |               |                         | \$                           |                 |
|  |                 |                       | Child Support/Alimony                       |               |                         | \$                           |                 |
| <b>TOTAL THAT I OWN (TOTAL ASSETS)</b>   |                 | \$                    | <b>TOTAL THAT I OWE (TOTAL LIABILITIES)</b> |               | \$                      | \$                           |                 |
| (IF DEBTS WILL BE PAID OFF FROM THE PROCEEDS OF THIS LOAN REQUEST, INDICATE WITH AN 'X' IN THE BOX TO THE RIGHT OF THE MONTHLY PAYMENT AMOUNT) |                 |                       | TOTAL ASSETS LESS TOTAL LIABILITIES         |               | \$                      |                              |                 |
| <b>DESCRIPTION OF REAL ESTATE OWNED</b>  |                 |                       |   |               |                         |                              |                 |
| DESCRIPTION  | MORTGAGE HOLDER | PURCHASE DATE         | PURCHASE PRICE                              | CURRENT VALUE | CURRENT BALANCE         | RENTAL INCOME                | MONTHLY PAYMENT |
|  |                 |                       | \$  | \$            | \$                      | \$                           | \$              |
|  |                 |                       | \$  | \$            | \$                      | \$                           | \$              |
|  |                 |                       | \$  | \$            | \$                      | \$                           | \$              |
|  |                 |                       | \$  | \$            | \$                      | \$                           | \$              |
|  |                 |                       | \$  | \$            | \$                      | \$                           | \$              |
| <input type="checkbox"/> (See Attached if more lines are needed)   |                 |                       | <b>TOTALS</b>                               | \$            | \$                      | \$                           | \$              |
| <b>INSURANCE INFORMATION</b>   |                 |                       |   |               |                         |                              |                 |
| AGENT NAME   |                 | MAILING ADDRESS       |   |               | PHONE NUMBER            |                              |                 |
| INSURANCE COMPANY NAME   |                 |                       |   |               | POLICY NUMBER           |                              |                 |

I/We certify that the information presented here, including any provided tax returns or separate financial statements, is/are accurate and complete. I/We understand that Nevada Bank & Trust will rely on this information in order to service my/our credit application. I/We authorize Nevada Bank & Trust to request any information that is deemed necessary to assess this application or to service my/our credit file in the future. I/we authorize any third party to release information (including but not limited to verification of income and employment, credit history, loan or credit balance, account balance, tax returns, or any other information) to Nevada Bank & Trust at their request, now or in the future.

By signing below, I/we acknowledge the receipt of the Consumer Credit Disclosure and the Important Information About Insurance Sales Practices Disclosure.

By: \_\_\_\_\_ Date: \_\_\_\_\_

By: \_\_\_\_\_ Date: \_\_\_\_\_

Branch Use – Date Stamp

# *Nevada Bank and Trust Co.*

## Important Information About Insurance Sales Practices

Please read this notice carefully and keep it for your records. Nevada Bank & Trust will not condition the approval of your loan application on your purchase of any type of insurance product or annuity from the Bank or any of its affiliates.

If you choose to purchase an insurance or annuity product you may do so from any bank, insurance agency or broker; possibly at a better price.

Our Bank offers GAP (Guaranteed Asset Protection) Insurance through Praetorian Insurance Company. However you are not required to purchase this or any type of insurance in order to obtain a loan from us.

I/we have read this disclosure, and understand its contents, as evidenced by my/our signature(s) below. I/we understand that this acknowledgment is a part of the loan application.

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Applicant's Signature

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Date

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Co-Applicant's Signature

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Date

## **CONSUMER CREDIT DISCLOSURE FORM**

### **NDOI-915**

1. The purchase of consumer credit insurance from the creditor is not mandatory and is not a condition for obtaining credit approval;
2. If more than one type of consumer credit insurance is made available to you, your creditor will advise you that you may purchase each separately or only as a package;
3. Please refer to your certificate of coverage for the specific information regarding the conditions of eligibility;
4. If you have other insurance that covers the risk, you may not want or need consumer credit insurance;
5. You may cancel the insurance at any time, or if evidence of insurance is required for the extension of credit, upon proof of insurance that is acceptable to the creditor, and obtain a refund of or credit for:
  - (a) If the cancellation is not more than 30 days after you receive the individual policy or certificate of insurance, any premium paid by you; or
  - (b) If the cancellation is more than 30 days after you receive the individual policy or certificate of insurance, any unearned premium paid by you;
6. Please refer to your certificate of coverage for the specific information regarding these items: a description of the coverage, including a description of the amount, term, exceptions, limitations and exclusions, the insured event, any waiting or elimination period, any deductible, any applicable waiver of premium, the person who would receive any benefits, and the premium or premium rate for the consumer credit insurance; and
7. If the premium or insurance charge is financed, it will be subject to finance charges at the rate applicable to the credit transaction.