

CONSUMER LOAN APPLICATION

| CREDIT REQUESTED | | | | | |
|---|----------------|---------------|---------------------|--------------------|---------------|
| Account Requested <input type="checkbox"/> Individual <input type="checkbox"/> Joint We intend to apply for joint credit. | Amt. Requested | # of Payments | Preferred Pmt. Amt. | Preferred Pmt. Day | Market Survey |
| Specific Purpose of Loan | | | | | |
| Collateral Offered | | | | | |
| Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> | | | | | |

COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Applicant Information section for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Cosigner, Guarantor, Grantor (of collateral), or Other for a different capacity. If the Applicant is married, he or she may apply for individual credit.

| APPLICANT INFORMATION: <input type="checkbox"/> Borrower <input type="checkbox"/> Cosigner <input type="checkbox"/> Guarantor <input type="checkbox"/> Grantor <input type="checkbox"/> Other: _____ | | | | | |
|--|---------------|-------------------------|--------------------|--------------------------|-----------------------------|
| Applicant's Full Name (First M.I. Last) | | Social Security Number | | Former Names and Aliases | |
| Home Phone | Date of Birth | Driver's License Number | Ages of Dependents | Years of Education | Years in Current Profession |

| ADDRESS INFORMATION | | | |
|---|--|--|--|
| Home Address (Street, City, State, Zip Code) (If rural, show Road and Box No) | | | Since <input type="checkbox"/> Own <input type="checkbox"/> Rent |
| Mailing Address (Street or P.O. Box, City, State, Zip Code) | | | |
| Previous Home Address (Street, City, State, Zip Code) | | | From _____ To _____ |

| EMPLOYMENT INFORMATION | | | | | |
|--|------------|--------------|--|-------|------------------|
| Applicant's Employer (If Self-Employed, Name and Nature of Business) | | | Business Address (Street, City, State, Zip Code) | | |
| Type of Business | Supervisor | Phone Number | Title / Position | Since | Salary per _____ |
| Second Employer (If Self-Employed, Name and Nature of Business) | | | Business Address (Street, City, State, Zip Code) | | |
| Type of Business | Supervisor | Phone Number | Title / Position | Since | Salary per _____ |

| PERSONAL REFERENCES | | | |
|---------------------|---|--------------|--------------|
| Name | Address (Street or P.O. Box, City, State, Zip Code) | Phone Number | Relationship |
| | | | |
| | | | |
| | | | |

COMPLETION INSTRUCTIONS FOR CO-APPLICANTS

(a) If you are applying for joint credit or will be permitted to use the account, complete the Co-Applicant Information section as a Borrower. (b) If the Applicant is applying for individual credit, but relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete the Co-Applicant Information section, to the extent possible, providing information about the person on whose alimony, support, or maintenance payments or income or assets the Applicant is relying. (c) If the Applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested, complete the Co-Applicant Information section with regard to the Applicant's spouse.

| CO-APPLICANT INFORMATION: <input type="checkbox"/> Borrower <input type="checkbox"/> Cosigner <input type="checkbox"/> Guarantor <input type="checkbox"/> Grantor <input type="checkbox"/> Other: _____ | | | | | |
|---|---------------|-------------------------|--------------------|--------------------------|-----------------------------|
| Co-Applicant's Full Name (First M.I. Last) | | Social Security Number | | Former Names and Aliases | |
| Home Phone | Date of Birth | Driver's License Number | Ages of Dependents | Years of Education | Years in Current Profession |

| ADDRESS INFORMATION | | | |
|---|--|--|--|
| Home Address (Street, City, State, Zip Code) (If rural, show Road and Box No) | | | Since <input type="checkbox"/> Own <input type="checkbox"/> Rent |
| Mailing Address (Street or P.O. Box, City, State, Zip Code) | | | |
| Previous Home Address (Street, City, State, Zip Code) | | | From _____ To _____ |

EMPLOYMENT INFORMATION

| | | | | | | |
|---|------------|--------------|------------------|--|------------|--|
| Co-Applicant's Employer (If Self-Employed, Name and Nature of Business) | | | | Business Address (Street, City, State, Zip Code) | | |
| Type of Business | Supervisor | Phone Number | Title / Position | Since | Salary per | |
| Second Employer (If Self-Employed, Name and Nature of Business) | | | | Business Address (Street, City, State, Zip Code) | | |
| Type of Business | Supervisor | Phone Number | Title / Position | Since | Salary per | |

PERSONAL REFERENCES

| Name | Address (Street or P.O. Box, City, State, Zip Code) | Phone Number | Relationship |
|------|---|--------------|--------------|
| | | | |
| | | | |
| | | | |

QUESTIONS

| Applicant (1) | Co-Applicant (2) | Explanation (Please use an attached sheet if necessary.) |
|--|--|---|
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are there any outstanding judgments against you? |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Have you ever been declared bankrupt? |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you party to a lawsuit? |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you obligated on any loan resulting in judgment, foreclosure or title transfer? |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you delinquent/in default on any Federal debt, financial obligation, bond, or loan guarantee? |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you obligated to pay alimony, child support, or separate maintenance? |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Is any part of the down payment borrowed? |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you a co-maker or an endorser on a loan? |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Have you ever had merchandise repossessed? |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Have you ever been denied credit with this lender? |
| <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you a U.S. citizen? If no, are you a resident alien? If no, are you a non-resident alien? |

PREVIOUS CREDIT REFERENCES

| Names Credit Listed In | Loan Purpose | Creditor Name and Address | Account Number | Highest Balance | Date Paid |
|--|--------------|---------------------------|----------------|-----------------|-----------|
| <input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other | | | | \$ | |
| <input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other | | | | | |
| <input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other | | | | | |
| <input type="checkbox"/> App <input type="checkbox"/> CoApp <input type="checkbox"/> Other | | | | | |

SCHEDULE OF OTHER INCOME

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.
 Alimony, child support, separate maintenance received under Court Order Written Agreement Oral Understanding Other

PARTIES INCOME TYPES: A=Alimony/Child Support B=Bonuses C=Commissions I=Interest & Dividends O=Overtime R=Retirement X=Other

| App | CoA | Joint | Type | Description | Amount | Frequency |
|-----|-----|-------|------|-------------|--------|-----------|
| | | | | | | |
| | | | | | | |
| | | | | | | |

SCHEDULE OF REAL ESTATE OWNED

PARTIES TYPES: S=Single Family D=Duplex T=Triplex F=Four-Plex C=Condominium P=P.U.D. L=Land O=Summary/Other

| | | | | | | | |
|-----|-----|-------|-----------------------------|--|---------------------|---------------------|---|
| App | CoA | Joint | Type: | Property Disposition: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A | | | |
| | | | Description | Property Address | Date Acquired | Cost | Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | | Current Market Value | Total Mortgages & Liens | Gross Rental Income | Taxes, Ins., Maint. | Net Rental Income |
| | | | Creditor 1 Name and Address | | Unpaid Bal. | Pmt. Amt. Per | Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien |
| | | | Creditor 2 Name and Address | | Unpaid Bal. | Pmt. Amt. Per | Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien |

| | | | | | | | |
|-----|-----|-------|-----------------------------|--|---------------------|---------------------|---|
| App | CoA | Joint | Type: | Property Disposition: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A | | | |
| | | | Description | Property Address | Date Acquired | Cost | Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | | Current Market Value | Total Mortgages & Liens | Gross Rental Income | Taxes, Ins., Maint. | Net Rental Income |
| | | | Creditor 1 Name and Address | | Unpaid Bal. | Pmt. Amt. Per | Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien |
| | | | Creditor 2 Name and Address | | Unpaid Bal. | Pmt. Amt. Per | Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien |

| | | | | | | | |
|-----|-----|-------|-----------------------------|--|---------------------|---------------------|---|
| App | CoA | Joint | Type: | Property Disposition: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A | | | |
| | | | Description | Property Address | Date Acquired | Cost | Principal Residence <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | | Current Market Value | Total Mortgages & Liens | Gross Rental Income | Taxes, Ins., Maint. | Net Rental Income |
| | | | Creditor 1 Name and Address | | Unpaid Bal. | Pmt. Amt. Per | Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien |
| | | | Creditor 2 Name and Address | | Unpaid Bal. | Pmt. Amt. Per | Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien |

CREDIT LIFE AND DISABILITY INSURANCE

Applicant desires the following voluntary insurance: Credit Life Credit Disability Involuntary Unemployment
 Co-Applicant desires the following voluntary insurance: Credit Life Credit Disability Involuntary Unemployment

APPLICANT SIGNATURE(S)

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 that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. 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.

APPLICANT:

X _____ Date X _____ Date
 Applicant Co-Applicant

FOR LENDER'S USE ONLY

| | | | | |
|--------------------|------------------|----------------------------|----------------|---------------|
| Officer No. / Name | Approved By | Concurrence By (If Needed) | Committee Date | Decision Date |
| Branch | Application Date | Application No. | Commitment No. | Loan No. |

Decision and Comments: Approved Denied Incomplete Counteroffer Conditional Approval Withdrawal Other: _____

CERTIFICATION AND AUTHORIZATION

Applicant:

Lender:

Brighton Bank
7663 Highway 51 South
Brighton, TN 38011

CERTIFICATION

To Brighton Bank ("Lender"):

1. Applicant (and co-applicant if applicable), _____, has applied for a loan from Lender. In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount 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.
2. Applicant understands and agrees that Lender may verify any information provided to Lender concerning Applicant's 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 any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. Applicant has applied for a loan from Brighton Bank ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not 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 any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Brighton 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 executing a security agreement, pledge, or control agreement: _____

APPLICANT:

X

Applicant

Date

X

Co-Applicant

Date

JOINT APPLICATION ACKNOWLEDGMENT

Applicant:

Lender:

Brighton Bank
7663 Highway 51 South
Brighton, TN 38011

We, the undersigned, intend to apply for joint credit.

APPLICANT(S):

X _____
Applicant Date

X _____
Co-Applicant Date