CONSUMER LOAN APPLICATION

CREDIT REG	UESTED													
Account Reque ☐Individual ☐	Δ	.mt. Requested	# 0	of Paym	ents P	referred	Pmt. Amt.	Prefe	rred Pmt.	Day I	Market Survey			
We intend to ap	ply for joint cre	edit. S	Specific Purpose of Loan											
		C	Collateral Offered											
Applicant Co-Applicant														
	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													
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	INFORMATI	ON:	☐ Borro	wer [Cosign	er 🔲 G	Guaranto	r 🔲 Grant	or [] Other:				
Applicant's Full I	Applicant's Full Name (First M.I. Last) Social Security Number Former Names and Aliases													
Home Phone	Date of Birth	Dr	iver's License Nu	umber	Ages	of Depend	lents	Years of I	Educa	tion	Years in Current Profession			
ADDRESS INFO	RMATION													
Home Address (Street, City, State, 2	Zip Code) (It	frural, show Road and	Box No)						Since		Own Rent		
Mailing Address	(Street or P.O. Box	k, City, State	e, Zip Code)											
Previous Home A	ddress (Street, (City, State, 2	Zíp Code)		211.00-0011111			THE STATE OF THE S	Accessed 5-22-1-44		From	То		
EMPLOYMENT I	NFORMATION													
Applicant's Empl	oyer (If Self-Emplo	yed, Name	and Nature of Business	s)	В	Business A	ddress (Street, City, Sta	te, Zip C	ode)				
Type of Business Super			sor	Phone N	lumber	Title /	lle / Position Sin			ce	Sala	lary per		
Second Employer (If Self-Employed, Name and Nature of Business) Business Address (Street, City, State, Zip Code)									ode)					
Type of Business		Supervi	sor	Phone Num			Title / Position				Salai	ry per		
PERSONAL REF	ERENCES													
Name			Address (Street or P.O. Box, City, State, Zip Code)							Phone N	umber	Relationship		
<u> </u>														
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COMPLETION	NINSTRUCT	TONS F	OR CO-APPL	_ICAN1	\$									
(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-APPLICA	NT INFORM	ATION	: Borrov	wer []	Cosigni	er []G	uaranto	r 🔲 Grant	or [] Other:				
Co-Applicant's Fu	***************************************			Soc	ial Secu	ırity Numb	er Fo	rmer Names	and A	liases				
Home Phone Date of Birth Driver's License Numb					ber Ages of Dependents Years of Educa						Years in	n Current Profession		
ADDRESS INFO	RMATION													
Home Address (s	treet, City, State, Zi	p Code) (If	rural, show Road and	Box No)						Since		Own Rent		
Mailing Address	(Street or P.O. Box	City, State	, Zip Code)											
Previous Home A	ddress (Street, C	ity, State, Z	ip Code)								From	То		

EMPLO	YMENT	INFORMA	TION											
Co-App	licant's E	Employer	(If Self-Emp	oloyed, Na	ame and Nature of Bu	usiness)	Bus	siness Address	S (Street, City, Sta	ite, Zip C	ode)			THE HISTORIAN
Type of	Type of Business Supervisor					Phone Numb	er	Title / Position	on	Sino	се	S	Salary per	
Second	Employe	er (If Self-Em	iployed, Na	ime and N	alure of Business)		Bus	siness Address	ess (Street, City, State, Zip Code)					
Type of	Busines	s	S	Supervi	sor	Phone Number	ег	Title / Position	on	on Since Salary			Salary	per
PERSO	NAL REF	ERENCES	.											
Name					Address (Street	et or P.O. Box, City	, State	e, Zip Code)			Phone	Numbe	er Rel	ationship
											_			
OUES	TIONS													
		mayaaan aa		o)	***************************************		***************************************		Contraction	140-1				
Applica			plicant (_					Explanation	(Please	ise an atta	ched she	et if necessa	y.)
Yes	□No	□Yes		you			_							
☐Yes ☐Yes	□No	☐Yes	□No	Ha	ve you ever bee ve you had pro e or deed in lieu	perty foreclos	ed u	pon or given						
Yes	□No	□Yes	□No		e you party to a		,,,,,,							
Yes	□No	Yes	□No	Are	e you party to a e you obligate Igment, foreclos	ed on any I								
Yes	□No													
□Yes	□No	□Yes	□No	Are	e you obligated separate mainte	to pay alimorenance?	child support,							
□Yes	□No	Yes	□No	Isa	any part of the	down paymen	t bor	rowed?						
□Yes	□No	Yes	□No	Are	you a co-mak	er or an endor	ser o	n a loan?						
□Yes	□No	☐Yes	□No	_	ve you ever had									
□Yes	□No	Yes	□No	Ha	ve you ever der?									
Yes Yes	No No	Yes	No No		you a U.S. citi If no, are you	a resident alie								
□Yes		Yes				a non-resident	t allei	n?		v(09740000000				
		REDIT I				1			т.					
Names	s Credit	Listed In	Loa	n Purpo	ose	Credito	r Nar	me and Addres	ss Acco	ount N	umber	Highes	st Balance	Date Paid
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CONTRACTOR DESCRIPTION OF THE PARTY OF THE P	mony, child	support or s	eparate ma	intenance	e income need not be				dered as a basis for Oral Understanding		this oblig	ation		
	PARTIES INCOME TYPES: A=Alimony/Child Support B=Bonuses C=Commissions I=Interest								Dividends O=Overtime R=Retirement X=Other Amount Frequency					r.v
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	SCH	EDU	LE O	F EXPENS	ES		J100 H(C1010)													
F	ART	ies	EXF	PENSE TYPES:	D=Dues-Homeowner As A=Alimony/Child Suppo M=Medical O=Other	ssociation H= ort C=Child/D	Hazard Instendent	surance Care E	P=P E=Esti	rivate mated	Mort	gage Insi g Expens	urance ses F=	R=Rent Federal &	T=	Taxes (Prop Taxes I=	erly) (Insuran	J=Utilities ce Paymer	ts	1000 - 100 -
Арр	CoA	Join	Туре	Description	on									Ar	nou	nt	Fr	requency	,	
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P	ART	ES		BILITY TYPES:	A=Automobile Loans	l=Installment/F	tevolving	T=Thir	d Parl	y Obli					tor)	O=Other	La			
App	CoA	Joint	Туре	Creditor N	Vame		Accou	nt Nur	mber		Bala	inal ince	19	Surrent Balance		Payments Remaining	Payr Am	ment ount	Per	
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S	CH	FDU	LE OI	ASSETS	(NON-REAL ES	TATE)														
			COUN																	
Canalita	ARTI			COUNT TYPES:	C=Checking T=Time	Certificate of D	Deposit I	-IRA/SE	P M	=Mor	ey M	arket Ac	count	S=Saving	js (D=Other				
Арр	CoA	Joint	Туре	Description	on	Financial	Instituti	on							Α	ccount N	Number Current Balance		t nce	Subject to Debt
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App	-	Joint	-	ription	Broker / Company								Account Num			mber Value		Subject to Debl		
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LI	FE 11	SUF	ANCE																	,
Арр	CoA	Joint	Desc	ription	Agent / Company	Name		Polic	cy N	umbe	er	Fa	ace Va	ılue \%	t Cas	h E	enefic	ciary		Subject to Debt
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Арр	CoA	Joint	Desci	ription of Re	tirement Plan									Year Fully Vested			/alue		- -	Subject to Debt
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Pf	RSC	NAI	PROP	ERTY																
	ARTII	***		PERTY TYPES:		ats & Recreation	nal Vehicle	s C=C	Collect	libles	H=I	louseho	ld Good	s M=Ma	nufa	clured Hom	es O=	Other		
	_	Joint		Description		Valu			-		,	Туре	7	cription				Value	5	ubject lo Debl

S	SCHEDULE OF REAL ESTATE OWNED											
PA	PARTIES TYPES: S=Single Family D=Duplex T=Triplex F=Four-Plex C=Condominium P=P.U.D. L=Land O=Summary/Other											
Арр	CoA	Joint	Type:	Property Disposition:	☐Sold ☐	Pending	Sale	Rental	□n/a			
			Description	Property Address			Date Ac	quired	Cost	Principal Residence ☐Yes ☐No		
			Current Market Va	llueTotal Mortgages & Lien	⊈ross Rental I	ncome	Taxes, I	ns., Maint.	Net Rental Inc	ome		
			Creditor 1 Name a	nd Address		Unpai	id Bal.	Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien		
			Creditor 2 Name a	nd Address		Unpai	d Bal.	Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien		
App	CoA	Joint	Type:	Property Disposition:	Sold	Pending	Sale	Rental	□N/A	_		
			Description	Property Address			Date Ac	quired	Cost	Principal Residence ☐ Yes ☐ No		
	· .	•	Current Market Va	lueTotal Mortgages & Lien	ßross Rental I	ncome	Taxes, I	ns., Maint.	Net Rental Inco	ome		
			Creditor 1 Name a	nd Address		Unpai	d Bal.	Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien		
		×	Creditor 2 Name a	nd Address		Unpai	d Bal.	Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien		
App	CoA	Joint	Type:	Property Disposition:	☐Sold ☐	Pending	Sale	Rental	JN/A			
			Description	Property Address			Date Acc	quired	Cost	Principal Residence □Yes □No		
Current Market ValueTotal Mortgages & Lier Gross Rental Income Taxes, Ins., Maint. Net Rental Income												
			Creditor 1 Name a	nd Address	ss			Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien		
Creditor 2 Name and Address						Unpaid	Unpaid Bal. Pmt. Amt. Per			Lien Position First Lien Junior Lien		
CF	REL	OIT L	IFE AND DISAE	ILITY INSURANCE						Bedillot Eldit		
			-	voluntary insurance: ing voluntary insurance:	☐Credit			edit Disability edit Disability		untary Unemployment untary Unemployment		
					Belegik		Доле	out Dieability		antary enemployment		
I/ or pri m of ap ex fu	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.											
		ICAN										
X	Ap	plican	t		Date	Co-	Applicar	nt		Date		
FOR LENDER'S USE ONLY												
				pproved By	Concurrence		Needed)			Decision Date		
Bra	nch		F	pplication Date	Application	No.		Commitm	nent No.	Loan No.		
Dec	isio	n and	Comments: Ap	proved Denied Inco	omplete 🗌 Co	unteroff	er 🗌 Co	onditional Ap	proval D Witho	drawal 🗌 Other:		

CERTIFICATION AND AUTHORIZATION

Ар	plicant: Lender: Brighton Bank 7663 Highway 51 South Brighton, TN 38011									
	CERTIFICATION									
То	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									
То	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									
	plicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to ecuting a security agreement, pledge, or control agreement:									
_										
AF	PPLICANT:									
X_	Applicant Z Co-Applicant Date 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):			
XApplicant	Date		
XCo-Applicant	Date	N.	

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