

Consumer Loan Application



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 _____

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 and sign if applicable one of the following statements:

- OR
- 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
- 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.

Borrower _____

Co-Borrower _____

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

Borrower		
Name		Birth Date
Social Security Number	Home Phone	Cell Phone
Email Address		
Present Physical Address (street, city, state, zip)		No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address Street or P.O. Box <input type="checkbox"/> Same as present physical address above		
Former Address (street, city, state, zip)		No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent

Co-Borrower		
Name		Birth Date
Social Security Number	Home Phone	Cell Phone
Email Address		
Present Physical Address (street, city, state, zip)		No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address Street or P.O. Box <input type="checkbox"/> Same as present physical address above		
Former Address (street, city, state, zip)		No. years: <input type="checkbox"/> Own <input type="checkbox"/> Rent

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

Employment Information		
Employer Name and Address		Yrs. & Mos. on this job:
Occupation	Business Phone	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? <input type="checkbox"/> Yes <input type="checkbox"/> 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

Other Income	Received Since	Monthly Amount
		\$
		\$
Is any of this Other Income likely to be reduced before the credit requested is paid off? <input type="checkbox"/> Yes <input type="checkbox"/> 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

*** Bank Use Only ***					
Existing Glacier Bank Customer? <input type="checkbox"/> Yes <input type="checkbox"/> 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					

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		Borrower	Co-Borrower
Are there any outstanding judgements against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you declared bankruptcy in the past 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If "no", are you a resident alien?	<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	If "no", are you a non-resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a party in a lawsuit?	<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			
Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No			

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.

X _____
 Borrowers Signature Date

X _____
 Co-Borrowers Signature Date

Information for Government Monitoring Purposes

Only complete this section if the purpose of this loan request is for the purchase, refinance or home improvement of a dwelling.

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER: <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER: <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

This information was provided: <input type="checkbox"/> In a face to face interview <input type="checkbox"/> In a Phone interview <input type="checkbox"/> Applicant submitted by fax or mail <input type="checkbox"/> Applicant submitted via email or Internet
Date application received: _____ Received by: _____
Originator NMLSR ID: _____ Originator Company NMLSR ID: 472212