

Previous employer, name, and address:	Business phone number:	Length of previous employment:
Other sources of income (alimony, child support, or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis of repaying this obligation):		Amount monthly:
Name of most closely related person not living with you:	Address of this person:	Phone number:
Name of personal reference (non-relative):	Address of this person	Phone number:

Tell us about your loan co-applicant (if applicable)

Co-applicant name		Present mailing address AND residence street address	
Social Security Number:		Date of birth:	Driver's License Number:
Phone number:		Cell number:	
Firm name or Employer (retired? <input type="checkbox"/> Yes <input type="checkbox"/> No):		Position or military rank:	Gross pay or pension: <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Other
Business address:		Business phone number:	Length of present employment:
Other sources of income (alimony, child support, or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis of repaying this obligation):			Amount monthly:
Name of most closely related person not living with you:		Address of this person:	Phone number:
Name of personal reference (non-relative):		Address of this person	Phone number:

Tell us about your banking references

Your bank is:	Other financial institutions used:
Services presently used: <input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account <input type="checkbox"/> Loan <input type="checkbox"/> Safe Deposit <input type="checkbox"/> Certificate of Deposit <input type="checkbox"/> Other	

Do you have any unsatisfied judgements against you or your co-applicant? _____ Yes _____ No	If yes, how much?
If you are obligated to pay alimony or child support, list monthly amount:	Are you paying under _____ Court Order _____ Written Agreement _____ Oral Understanding
Have you had a vehicle or merchandise repossessed in the past seven years? _____ Yes _____ No	Have you had a bankruptcy in the past 14 years? _____ Yes _____ No If yes, when?
Have you ever been convicted of a felony? _____ Yes _____ No	If yes, when?

Tell us about your insurance

What insurance company do you use for your vehicle and home insurance?	Agent's name, address, and phone number:
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Tell us about your financial condition

ASSETS (Items I own)	Market Value	Liabilities (Items I owe)	Payment	# of Mos.	Amount Owed
Cash On hand Deposits with Lender Other banks or Credit Unions		Notes payable to Banks			
		Notes & loans payable to others			
Stocks & Bonds Marketable Securities Others		Bank credit cards			
		Other revolving accounts			
Vehicles (Make and Model)		Vehicles financed by			
Real Estate Residence Unimproved land Income property(ies)		Real Estate Residence Unimproved land Income property(ies)			

Other Assets	Retirement Accounts		Other Liabilities (describe)			
	Value of Business Owned					
	Other Assets and Personal Property					

Total Assets	\$	Total Liabilities	\$
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Have you ever signed for anyone?			
As a co-signer on notes or contracts ___ Yes ___ No \$	As a guarantor on notes or contracts ___ Yes ___ No \$	Other (describe) ___ Yes ___ No \$	For whom

Tell us about your other expenses			
Insurance Premiums: ___ Month ___ Annual ___ Other	Real Estate Taxes: ___ Month ___ Annual ___ Other	Other Taxes: ___ Month ___ Annual ___ Other	

Signature

I (we) hereby affirm that the information contained in this application, including the information on the reverse side, is true, complete and correct and that the Lender is relying on this information if it makes the requested loan. Lender is authorized to make any investigation of my/our credit and/or employment status either directly or through any agency employed by Lender. Lender may disclose to any other interested parties Lender's experience with my/our account. Lender may keep this application even if it decides not to make the loan to me/us. The undersigned also acknowledges receipt of a copy of this application and the Notice of Right to Request Specific Reason(s) for Credit Denial.

Applicant's Signature

Date

Co-applicant's Signature
(where applicable)

Date

Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract): because all or part of the applicant's income derives from any public assistance program: or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with law concerning this creditor is:

**FDIC Consumer Response Center
1100 Walnut St., Box #11
Kansas City, MO 64106**



Preliminary Credit Disclosure

Do not sign this form until you carefully read it and understand its contents.

Purpose

You have submitted an application for a loan and you may be purchasing an insurance product or annuity from Legacy Bank in connection with your loan. Federal law requires Legacy Bank to provide you with the following disclosures.

Disclosures

Legacy Bank may not condition an extension of credit on either:

1. The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or
2. The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

Acknowledgement

By signing below, I acknowledge that I have read, received, and understand this insurance disclosure.

Applicant

Date

Applicant

Date



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Applicant

Date

Applicant

Date

Customer Copy