



Thank you for choosing to fill out a loan application with Altabank. Please note that this loan application is an editable PDF that should be saved to and printed from your computer. It cannot be submitted online, but must be delivered to an Altabank location.

CONSUMER NON-REAL ESTATE LOAN APPLICATION

DOCUMENTATION NEEDED FOR LOAN APPLICATION

Thank you for applying for a loan from Altabank. In order to process your application, please provide the items requested and return them with your loan application.

- Completed loan application
- Current identification
- Current month's paycheck stub or written verification of employment from employer if no paycheck available
- Self employed: please provide complete tax returns (including all schedules and K1s) for last two years AND/OR if you rely on investment income or commissions
- Certificate of deposit/savings account statement if this is the proposed collateral
- Automobile certificate of title or sales invoice if this is the collateral for this loan
- Copy of the trust documents if you have transferred your assets to a trust
- Current valid insurance policy covering the proposed collateral
Name of agent _____
Telephone number _____ Policy number _____
- Satisfaction of judgment, lien or collection account, if applicable



Consumer Non-Real Estate Loan Application

SECTION C – FOR APPLICANT AND/OR JOINT APPLICANT. COMPLETE LIST OF ALL ASSETS, DEBTS NOW OWING AND CREDIT REFERENCES.

In the code box below indicate who is the owner of the assets listed or obligated to repay debt(s) listed using the following code:

A = applicant only, B = joint applicant only, J = jointly held. Include payment of alimony, separate maintenance and/or child support if applicable.

ASSETS			DEBTS					
CODE	DESCRIPTION	VALUE	CODE	TO WHOM PAYABLE	ORIGINAL BALANCE	PRESENT BAL.	MONTHLY PMT.	
	HOME			<input type="checkbox"/> MORTGAGE PAYMENT <input type="checkbox"/> RENT <input type="checkbox"/> OTHER				
	OTHER REAL ESTATE			SECOND MORTGAGE OR HOME EQUITY LOAN				
	AUTOMOBILE			OTHER REAL ESTATE				
	AUTOMOBILE			AUTOMOBILE LOAN				
	RECREATIONAL VEHICLE(S)			AUTOMOBILE LOAN				
	FURNITURE			RECREATIONAL VEHICLE(S)				
	OTHER			DEBT OWED TO FAMILY/FRIENDS				
	OTHER			MEDICAL/DENTAL DEBTS				
	CHECKING/SAVINGS/CASH BALANCES			CREDIT CARD				
	401(K) & RETIREMENT			CREDIT CARD				
	STOCKS, BONDS, ETC.			ALIMONY OR CHILD SUPPORT				
	CASH VALUE OF INSURANCE			MAINTENANCE OBLIGATIONS				
TOTALS			TOTALS					

APPLICANT	JOINT APPLICANT
Ever filed bankruptcy?..... <input type="checkbox"/> No <input type="checkbox"/> Yes: Yr ____ Month ____	Ever filed bankruptcy?..... <input type="checkbox"/> No <input type="checkbox"/> Yes: Yr ____ Month ____
Ever had a vehicle or other merchandise repossessed?..... <input type="checkbox"/> No <input type="checkbox"/> Yes: Yr ____ Month ____	Ever had a vehicle or other merchandise repossessed?..... <input type="checkbox"/> No <input type="checkbox"/> Yes: Yr ____ Month ____
Ever had suits, judgments or foreclosure?..... <input type="checkbox"/> No <input type="checkbox"/> Yes: Yr ____ Month ____	Ever had suits, judgments or foreclosure?..... <input type="checkbox"/> No <input type="checkbox"/> Yes: Yr ____ Month ____

If yes, explain _____

By signing below, I certify and agree as follows: (a) that I am providing the information herein to Altabank (“the Bank”) in order to apply for a loan; (b) that the information herein is true, correct, and complete to the best of my knowledge; (c) that the Bank is authorized to verify the correctness of the information herein and to make any investigations, before or after granting the requested loan in order to evaluate my financial standing, which investigations may include, without limitation, obtaining a consumer credit report, verifying my current and past income and employment, and otherwise verifying any information provided in this Application; (d) that the Bank is authorized, to the extent allowed under applicable federal or state law, to answer any questions or requests or to otherwise report my credit experience with the Bank; (e) that I, as the Applicant or Joint Applicant, understand that the Applicant and Joint Applicant (if applicable) will be jointly and severally liable for repayment of all credit extended pursuant to the loan, and are bound by the agreement(s), terms and conditions, and disclosures contained in this Application and that will be provided to me if this Application is approved; (f) that I have read the disclosures herein and request that the Bank establish the requested loan; I certify under penalties of perjury that the information on this Application is correct and that I am a U.S. person (including a U.S. resident alien).

The Bank may report information about my loan to credit bureaus. Late payments, missed payments, or other defaults on my loan may be reflected in my credit report.

Applicant’s Signature _____ Date _____ I intend to apply jointly _____ (initials)

Joint Applicant’s Signature _____ Date _____ I intend to apply jointly _____ (initials)