

CONSUMER LOAN APPLICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.												
TO: Name/Address of Lender First Bank, Upper Michigan 1400 Delta Avenue Gladstone, MI 49837					What type of credit are you requesting? <i>(Please check appropriate box:)</i> ☐ SECURED ☐ UNSECURED ☐ OPEN-END LINE OF CREDIT ☐ CLOSED-END TERM LOAN ☐ INDIVIDUAL (Own income or assets) ☐ INDIVIDUAL (Own income or assets plus income or assets from other sources) ☐ JOINT <i>(please initial)</i> _____ ☐ COSIGNER							
For married Wisconsin resident: I agree that the credit being applied for, if granted, will be incurred in the interest of the marriage or family. I understand the Lender may be required by law to give notice of this credit transaction to my spouse.												
Applicant Signature _____												
Loan Amount		Interest Rate		Term		Payment		Purpose				
LOAN ORIGATION COMPANY NAME:First Bank, Upper Michigan					LOAN ORIGATION COMPANY IDENTIFIER:402142							
LOAN ORIGINATOR NAME:					LOAN ORIGINATOR LICENSE NUMBER:							
APPLICANT/COSIGNER INFORMATION												
Name (Last) (First) (MI) (Suffix)			Taxpayer ID Number (SSN/TIN)			Date of Birth						
Street Address			Driver's License/ID Number			State		Home Phone Number				
City		State		ZIP Code		County		How Long There		No. of Dependents	Age of Dependents	
Previous Address <i>(if less than 2 years at current address)</i>												
Employer			Address					Phone Number				
Position			How Long		☐ Gross ☐ Net ☐ Weekly ☐ Monthly \$		How Often Paid			Average Monthly Overtime Pay \$		
Previous Employer			Address			Position			How Long			
Nearest Relative Not Living With You						Relationship						
Address						City		State		ZIP Code		Relative's Phone Number
Present Mortgage Holder/Landlord										Phone Number		
☐ Own ☐ Rent Monthly Payment \$ 0												
Immigration Status ☐ U.S. Citizen ☐ Perm. Resident of U.S. ☐ Other:												
Other Income: Amount \$ Frequency Source												
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.												
Payment Received Pursuant to: ☐ Court Order ☐ Written Agreement ☐ Oral Understanding												
Alimony per Month \$			Child Support per Month \$			Separate Maintenance Payment per Month \$ 0.00						
CO-APPLICANT INFORMATION												
Name (Last) (First) (MI) (Suffix)			Taxpayer ID Number (SSN/TIN)			Date of Birth						
Street Address			Driver's License/ID Number			State		Home Phone Number				
City		State		ZIP Code		County		How Long There		No. of Dependents	Age of Dependents	
Previous Address <i>(if less than 2 years at current address)</i>												
Employer			Address					Phone Number				
Position			How Long		☐ Gross ☐ Net ☐ Weekly ☐ Monthly \$		How Often Paid			Average Monthly Overtime Pay \$		
Previous Employer			Address			Position			How Long			
Nearest Relative Not Living With You						Relationship						
Address						City		State		ZIP Code		Relative's Phone Number
Present Mortgage Holder/Landlord										Phone Number		
☐ Own ☐ Rent Monthly Payment \$												
Immigration Status ☐ U.S. Citizen ☐ Perm. Resident of U.S. ☐ Other:												
Other Income: Amount \$ Frequency Source												
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.												
Payment Received Pursuant to: ☐ Court Order ☐ Written Agreement ☐ Oral Understanding												
Alimony per Month \$			Child Support per Month \$			Separate Maintenance Payment per Month \$						
ADDITIONAL INFORMATION												
If you, a joint applicant, or other party answers "yes" to any of the following questions, please explain in the space provided.												
Are you a guarantor or co-maker of any leases, contracts, or debts?			Applicant:		☐ Yes ☐ No		Joint Applicant/Other Party:			☐ Yes ☐ No		
Are there any suits or judgments pending against you?			Applicant:		☐ Yes ☐ No		Joint Applicant/Other Party:			☐ Yes ☐ No		
Have you been declared bankrupt in the last 10 years?			Applicant:		☐ Yes ☐ No		Joint Applicant/Other Party:			☐ Yes ☐ No		

COLLATERAL INFORMATION

Collateral to Secure Account:

The description should include make, year, length, loan value, selling price, existing liens, serial numbers, name(s) of titleholder(s), legal description, license or registration numbers, etc., as may be applicable.

Marital Property Notice and Marital Status:

No provision of any marital property agreement, unilateral statement under s.766.59, Wis. Stats., or court decree under s.766.70, Wis. Stats., adversely affects the interest of the Lender unless the Lender, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision. Complete the following section if married and spouse has not signed the application:

Applicant:

☐ Married

☐ Separated

☐ Unmarried (including single, divorced, and widowed)

Name and Address of Spouse:

Co-Applicant:

☐ Married

☐ Separated

☐ Unmarried (including single, divorced, and widowed)

Name and Address of Spouse:

CURRENT ASSETS

Please attach additional sheet(s) if more space is required for the Current Assets section.

DESCRIPTION OF ASSET	OWNER NAME(S)	SUBJECT TO LIEN: YES/NO	VALUE
Total Assets from Addendum			
TOTAL ASSETS			

OUTSTANDING DEBTS

The following are all of the loans or debts you presently owe, including charge accounts, installment contracts, credit cards, rents, mortgages, alimony, child support, and separate maintenance payments you are obligated to make. Please attach additional sheet(s) if more space is required.

Use the first column (Applicant Code) to indicate whether the debt is the responsibility of the Applicant (A), Co-Applicant (C), or Joint Applicants (J).

APPLICANT CODE	NAME OF CREDITOR	ACCOUNT NUMBER	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENTS	Check box if to be paid from proceeds
						☐
						☐
						☐
						☐
	Total Debts from Addendum					
	TOTAL DEBTS					

(If joint application, read singular pronouns in the plural.) I warrant the truth of the information contained in this application and that all statements made in this application are made for the purpose of obtaining the loan applied for. I warrant that the financial obligations I disclosed in this application and in support of this application are complete and that I have no other outstanding financial obligations of any kind, including any guarantor or cosigner liability. Lender, its agents, successors, and assigns, will rely on the information contained in this application, and I have a continuing obligation to amend and supplement the information provided in this application if any of the material facts I represented should change before closing. If I have left any spaces in this application blank, Lender, its agents, successors, and assigns, may assume the information requested is adverse. I authorize Lender, its agents, successors, assigns, and employees, to investigate and verify all information I provided to Lender, its agents, successors, and assigns. I understand that it is my sole and exclusive responsibility to determine all the tax effects of the loan and acknowledge that Lender, its agents, successors, and assigns, have not provided any tax advice to me. Lender, its agents, successors, and assigns, can give information about my loan to credit reporting agencies and others who may properly receive that information. If Lender approves this application and Lender, its agents, successors, and assigns, are required to report the amount of interest paid on the loan to the Internal Revenue Service, I understand that Lender, its agents, successors, and assigns, will report using the Social Security Number (tax identification number) shown above. I understand that if the Social Security Number is incorrect, that I may be subject to Internal Revenue Service penalties. I understand Lender, its agents, successors, and assigns, will keep this application whether or not my credit request is approved.

Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation I made in this application or in any other manner.

Signature of Applicant or Cosigner

Date

Signature of Co-Applicant

Date

☐ MILITARY ANNUAL PERCENTAGE RATE STATEMENT

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card).

☐ Applicants may receive this notice verbally by calling LENDER'S TOLL FREE NUMBER:

CREDITOR USE ONLY

Date Application Received	Received By	Signature	Amount Requested
Date Application Completed	Approved By		Amount Approved

Loan Approval (Indicate Conditions of Loan, if Any)

This application was taken by:

☐ Face-to-Face Interview

☐ Mail

☐ Telephone

☐ Internet

Principal Reason(s) For Adverse Action Concerning Credit

☐ No Credit File

☐ Insufficient Number of Credit References Provided

☐ Limited Credit Experience

☐ Collection Action or Judgment

☐ Garnishment or Attachment

☐ Foreclosure or Repossession

☐ Delinquent Credit Obligations (past or present with others)

☐ Bankruptcy

☐ Number of Recent Inquiries on Credit Bureau Report

☐ Other - Specify:

☐ Unacceptable Type of Credit References

☐ Poor Credit Performance With Us

☐ Temporary or Irregular Employment

☐ Insufficient Length of Employment

☐ Insufficient Income for Amount of Credit Requested

☐ Excessive Obligations in Relation to Income

☐ Temporary Residence

☐ Insufficient Length of Residence

☐ Unable to Verify Credit References

☐ Unable to Verify Employment

☐ Unable to Verify Income

☐ Unable to Verify Residence

☐ Value or Type of Collateral Not Sufficient

☐ Unacceptable Appraisal

☐ Unacceptable Leasehold Estate

☐ We Do Not Grant Credit to Any Applicant on the Terms and Conditions You Request.

Customer Identification Program (CIP) Record Information (Describe Additional Data Collected Pursuant to Institution's CIP)

Applicant/Cosigner:

☐ Applicant/Cosigner Information Collected and Verified in Accordance with CIP (initial) _____

Co-Applicant:

☐ Co-Applicant Information Collected and Verified in Accordance with CIP (initial) _____

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**CREDIT APPLICATION DISCLOSURE FOR
INSURANCE/ANNUITY PRODUCTS**



1400 Delta Avenue Gladstone, MI 49837
Phone number: (906) 428-3535

LOAN NUMBER	DISCLOSURE DATE	TRANSACTION KEY

APPLICANT INFORMATION

IMPORTANT NOTICE

DO NOT SIGN THIS FORM UNTIL YOU READ IT AND UNDERSTAND ITS CONTENTS

Insurance and/or annuity products may be solicited, offered, or sold in connection with the type of credit for which you have applied. We cannot, as a condition for you to obtain the credit:

- require you to purchase an insurance product or annuity from us, or from any of our affiliates; or
- make you agree not to obtain, or prohibit you from obtaining, an insurance product or annuity from another company that is not affiliated with us.

The purchase of any insurance product from us or any agency affiliated with us is optional and will not in any way affect current or future credit decisions.

INSURANCE/ANNUITY PRODUCTS DISCLOSURE

Any insurance product or annuity that you may agree to purchase from us or our affiliates:

- is not a deposit or other obligation of ours, or our affiliates; and
- is not guaranteed by us or our affiliates; and
- is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States (with the exception of any federal crop insurance or federal flood insurance); and
- is not insured by us or our affiliates; and
- if the insurance product or annuity that you agree to purchase from us or our affiliates involves investment risk, this risk includes the possible loss of value and principal.

ACKNOWLEDGMENT. Each undersigned Applicant hereby acknowledges receipt of this Credit Application Disclosure for Insurance/Annuity Products on the date indicated below, and has read and understood its contents.

Applicant Signature

Date

Co-Applicant Signature

Date

CERTIFICATION. The undersigned hereby certifies that on behalf of the Financial Institution he/she orally provided the above disclosures to the Applicants on the date noted below.

First Bank, Upper Michigan

By: Lender Signature

Date