## CONSUMER LOAN APPLICATION

To help the government fight										ord info	mation	that ider	ntifies each
person who opens an account What this means for you: W driver's license or other identi	t. 'hen you open an accou		, , ,		•								
TO: Name/Address of Lender		W	What type of credit are you requesting? (Please check appropriate box:)										
Bank of Oak Ridge	SECURED			OPEN-END OF CREDIT	) LINE T		CLO TER	SED-END M LOAN	)				
8050 Fogleman R Oak Ridge, NC 27										<i>.</i>			
Oak Muge, NC 27	510				JOINT (please		r assets plus ir	ncome or a	issets	_	DSIGNE		
Loan Amount	Interest Rate	Term		Į	Payment	Purpose							
LOAN ORIGINATION COMPAN	IY NAME: Bank of	f Oak R	idge			LOAN ORIGIN	ATION COMPA			: 449	182		
-			APPLICANT/		NER INFORMA					1			
Name (Last)     (First)     (MI)     (Suffix)     Taxpayer ID Number (SSN/TIN)     Date of Birth													
Street Address					Driver's License/	ID Number		Sta	ate	Home Phone Number			
City	State		ZIP Code		County	ounty How Long			No.	. of Depe	endents	Age of	Dependents
Previous Address (if less that	n 2 years at current add	lress)			1								
Employer			Address								Phon	e Numbe	r
Position			How Long		Gross Net	Weekly	Monthly \$						
Previous Employer		Δ	Address	How	Often Paid		Average Monthly Overtime Pay \$ Position				ow Long		
Nearest Relative Not Living W	/ith You					Relationship							
Address					City	z	IP Code			Relative's Phone Number			
Present Mortgage Holder/Land	llord				-						Phone	Number	r
Own     Ren       Immigration Status     Immigration		Monthly Resident of U	Payment \$										
Marital Status: Do not comp state for repa	lete if this application i yment of the credit requ	s for individu uested.	ual unsecured credit un	-	- · ·		unity property	state or is	s rely	ving on p	property	located	in such a
Other Income: Amount \$	d Separate		Unmarried (including	g single,	divorced, and wido	Source							
Alimony, Child Support, Sepa		ments: You a	re not required to discl			child support,				ments. I	Howeve	r, if you	are relying
on income from alimony, child Payment Received Pursuant t Alimony per Month \$		r	ayments as a basis for Written Agreement pport per Month \$	repayme	nt of this obligation	ng	lete the inform intenance Pay			n \$			
Name (Last)		(First)	CO-APPL		INFORMATIC		D Number (SSI	N/TIN)		Date c	of Birth		
Street Address					Driver's License/	ID Number		Sta	ate	Home	Phone	Number	
City	State		ZIP Code		County		How Long	There	No.	. of Depe	endents	Age of	Dependents
Previous Address (if less that	n 2 years at current add	lress)											
Employer			Address							Pho	ne Num	ber	
Position			How Long	Ном	Gross Net	t 🗌 '	Weekly	Monthly Monthly O		me Pav	4		
Previous Employer		Δ	Address	1100				Position		ine r uy	•	How	Long
Nearest Relative Not Living W	/ith You	I					Relationship					-	
Address					City	State	Z	IP Code			Relat	ve's Pho	ne Number
Present Mortgage Holder/Land	llord										Phone	Number	r
Own Ren	t	Monthly	Payment \$										
	S. Citizen Perm.	Resident of L	J.S. Other:										
Marital Status: Marrie	d Separate	L	Unmarried (includin	g single,	divorced, and wide								
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 \$													
If you a joint applicant, or oth				UNAL	INFORMATION	N							
if you, a joint applicant, of our	er party answers "yes"	to any of the		lease exp	plain in the space p	rovided.							
Are you a guarantor or co-mak		-	following questions, p	lease exp Yes [	blain in the space p		Applicant/Othe	r Party:		] Yes		No	
	er of any leases, contra	icts, or debts	following questions, p	- г		Joint A	Applicant/Other Applicant/Othe			] Yes ] Yes		No No	CSi

COLLATERAL INFORMATION											
	to Secure Account: The description should numbers, etc., as may be applicable.	d include make, year, leng	th, loan value,	selling price, existing li	ens, serial numbers, r	name(s) of title	holder(s), legal des	cription, license or			
Please atta	ch additional sheet(s) if more space is require	ed for the Current Assets s		T ASSETS							
	DESCRIPTION OF ASSET		OWNER N	IAME(S)	SUBJECT T	O LIEN: YES/NO	VA	LUE			
Total Asset	s from Addendum										
TOTAL ASS	SETS										
			OUTSTAN	DING DEBTS	•						
The follow payments y	ing are all of the loans or debts you present you are obligated to make. <b>Please attach a</b>	ly owe, including charge a dditional sheet(s) if more sp	ccounts, install ace is required	ment contracts, credit	cards, rents, mortgage	es, alimony, ch	ild support, and sep	arate maintenance			
Use the firs	st column (Applicant Code) to indicate wheth	ner the debt is the responsil	pility of the App	licant (A), Co-Applicant	(C), or Joint Applican	ts (J).					
	1										
APPLICAN1 CODE	NAME OF CREDITOR	ACCOUNT NUMBER		ORIGINAL AMOUNT	CURRENT		MONTHLY	Check box if to be paid from proceeds			
	Total Debts from Addendum										
	TOTAL DEBTS				_						
(If joint ap	l plication, read singular pronouns in the plu	I ral.) I warrant the truth of	the informatio	n contained in this app	l blication and that all s	statements mad	de in this applicatio	n are made for the			
Certificatio that any ir imprisonme any other p	ill keep this application whether or not my or in: I certify that the information provided in thether international or negligent misrepresentations of ent or both under the provisions of Title 18, berson who may suffer any loss due to relian of Applicant or Cosigner	n this application is true and of the information contain United States Code, Secti ace upon any misrepresenta	ed in this appl on 1001, et se	ication may result in c q., and liability for mon	ivil liability and/or cri etary damages to the other manner.	minal penalties	including, but not	limited to, fine or			
			OPEDITOR								
Loan Appr	oval (Indicate Conditions of Loan, if Any)		CREDITOR	USE ONLY							
Date Appli	cation Received Recei	ved By				Amour	nt Requested				
							·				
Date Appli	ication Completed Appro	oved By and/or Decision	ed By			Amour	nt Approved				
This applic	ation was taken by: Face-to-Face	Interview Mail	Τ	elephone Int	ernet						
Principal F	Reason(s) for Adverse Action Concerning Cre	 §									
	Credit File	Suit	_								
Insufficient Number of Credit References Provided			Unacceptable Type of Credit References Poor Credit Performance With Us			Unable to Verify Credit References					
Limited Credit Experience			Temporary or Irregular Employment				Unable to Verify Income				
Collection Action or Judgment Garnishment or Attachment				nt Length of Employmer			to Verify Residence				
	Foreclosure or Repossession			nt Income for Amount of Obligations in Relation		or Type of Collateral	Not Sufficient				
	Delinquent Credit Obligations (past or present with others)     Backrunter			Excessive Obligations in Relation to Income         Temporary Residence			ptable Appraisal ptable Leasehold Est	tate			
Bankruptcy Number of Recent Inquiries on Credit Bureau Report			Insufficient Length of Residence				We Do Not Grant Credit to Any Applicant on the Terms and Conditions You Request.				
	er - Specify:							ιο του ποφυσδί.			
1	Identification Program (CIP) Record Informati	ion (Describe Additional D	ata Collected P	ursuant to Institution's	CIP)						
Applicant/0	Cosigner:										
┌┐ .	light/Conigner Information Call of the State	rified in Association 111									
	licant/Cosigner Information Collected and Ve	enned in Accordance with (	ur (initial)								
Co-Applica	011.										
	Applicant Information Collected and Verified	in Accordance with CIP	initial)								
				-				CSi			