



***Thank you for applying for a loan with Community Resource Bank. For your information security, we ask that you follow these instructions when completing and submitting your loan application.***

- Complete all information requested in the loan application
- Save the document to your computer
- Scan additional supporting documentation and save to your computer
  - **Income Verification:**
    - Copies of W-2
    - Proof of other sources of income (if using for qualifying)
    - Paystubs covering the most recent 30 days
  - **For self-employed borrowers, you will also need to provide:**
    - federal income tax forms with all schedules for the last 2 years
    - Copies of your business federal income tax forms with all schedules for the last 2 years (K-1's if applicable)
    - Copy of an extension to file your income taxes, if applicable
  - **Child Support/Alimony:**
    - If you are required to pay child support or alimony, please provide a complete copy of signed decree including any stipulations and modifications
    - If you wish to have child support/alimony considered as a basis for repaying your loan, please provide a complete copy of signed decree including any stipulations and modifications. You may be asked to provide documentation to show receipt of payments.
- Sign and submit application and disclosure along with supporting documentation using our secure email service:  
<https://web1.zixmail.net/s/login?b=community-resourcebank>

### **What to expect during the application process**

**Step 1:** We'll contact you within 1 - 3 business days to let you know we have received your request.

**Step 2:** We'll review and confirm your information.

**Step 3:** We'll confirm the value of collateral pledged on the loan.

**Step 4:** We will ask for your signature, if your application is approved. Each borrower will need to sign the documents. Some documents may need to be notarized. We ask that you bring proper identification when you're ready to sign.

All loans are subject to credit approval and acceptable collateral.

Please contact Community Resource Bank for current rate information by calling 800-250-8420.

For Bank Use Only	Port #	Note #	
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crb@crb.bank  
(800) 250-8420

# Consumer Loan Application

Credit Requested Is: <input type="checkbox"/> Collateral Secured Loan <input type="checkbox"/> Personal Unsecured Loan		We intend to apply for joint credit: (Initial)
Amount Requested \$	Application Type <input type="checkbox"/> Individual <input type="checkbox"/> Joint	
Purpose of Credit Requested	Collateral Offered	Applicant      Co-Applicant

## APPLICANT

Name \_\_\_\_\_ Social Security \_\_\_\_\_  
First Middle Last

Address \_\_\_\_\_ Years There \_\_\_\_\_  
Street City State Zip Code

Date of Birth \_\_\_\_\_ Home phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

E-mail Address \_\_\_\_\_ DL# \_\_\_\_\_ Expiration Date \_\_\_\_\_

2nd form of ID Type \_\_\_\_\_ # \_\_\_\_\_

Current Employer \_\_\_\_\_ Address/City \_\_\_\_\_

Position or Title \_\_\_\_\_ Years There \_\_\_\_\_ Work Phone \_\_\_\_\_

Gross Income \$ \_\_\_\_\_ Per \_\_\_\_\_ # of Dependents \_\_\_\_\_

Alimony, child support or separate income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received: \_\_\_ court order \_\_\_ written agreement \_\_\_ oral understanding

Other Income \$ \_\_\_\_\_ Per \_\_\_\_\_ Source(s) of Other Income \_\_\_\_\_

Previous Employer/Address/City \_\_\_\_\_ Years There \_\_\_\_\_

Present Bank \_\_\_\_\_ Checking \_\_\_\_\_ Savings \_\_\_\_\_ Loans \_\_\_\_\_

Nearest Relative Not Living With You \_\_\_\_\_ Relationship \_\_\_\_\_

Address/City/State \_\_\_\_\_ Telephone # \_\_\_\_\_

## CO-APPLICANT

Name \_\_\_\_\_ Social Security \_\_\_\_\_  
First Middle Last

Address \_\_\_\_\_ Years There \_\_\_\_\_  
Street City State Zip Code

Date of Birth \_\_\_\_\_ Home phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

E-mail Address \_\_\_\_\_ DL# \_\_\_\_\_ Expiration Date \_\_\_\_\_

2nd form of ID Type \_\_\_\_\_ # \_\_\_\_\_

Current Employer \_\_\_\_\_ Address/City \_\_\_\_\_

Position or Title \_\_\_\_\_ Years There \_\_\_\_\_ Work Phone \_\_\_\_\_

Gross Income \$ \_\_\_\_\_ Per \_\_\_\_\_ # of Dependents \_\_\_\_\_

Alimony, child support or separate income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received: \_\_\_ court order \_\_\_ written agreement \_\_\_ oral understanding

Other Income \$ \_\_\_\_\_ Per \_\_\_\_\_ Source(s) of Other Income \_\_\_\_\_

Previous Employer/Address/City \_\_\_\_\_ Years There \_\_\_\_\_

Present Bank \_\_\_\_\_ Checking \_\_\_\_\_ Savings \_\_\_\_\_ Loans \_\_\_\_\_

Nearest Relative Not Living With You \_\_\_\_\_ Relationship \_\_\_\_\_

Address/City/State \_\_\_\_\_ Telephone # \_\_\_\_\_

\*\*\* (Application continued on back) \*\*\*

**Assets: (Do not include assets of doubtful value) List below all real estate, vehicles, savings, CD's, Cash, recreational equipment, stocks and cash value life insurance that you own.**

Assets	Value
Cash (checking, savings, etc.)	
Vehicle(s) (make, model, year)	
Real Estate	
Other	
Investments/Retirement/Life Insurance	
Total Assets	

**Liabilities:** List below all banks, financial and mortgage companies, credit unions, department stores, credit cards and individuals you now owe including monthly rental, mortgage and dependent care payments

Creditors	Monthly Payments	Present Balance
Mortgage_____ Rent_____		
Automobiles (describe)		
Credit Cards (List)		
Total Liabilities		

Are there any claims, suits or judgements against you? ☐ Yes ☐ No    Are you a co-signer, endorser or guarantor for anyone? ☐ Yes ☐ No  
Have you filed bankruptcy in the last 7 years? ☐ Yes ☐ No

Everything I have stated in this application, both above and on the reverse side, is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

### NOTICE REGARDING INACCURATE INFORMATION

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe we have furnished inaccurate information to a consumer reporting agency, please notify us at the office where you applied for the credit and identify the specific inaccurate information.

Applicant Signature

Date \_\_\_\_\_

Co-Applicant Signature

Date \_\_\_\_\_

To be Completed by Interviewer This application was taken:  <input type="checkbox"/> face-to-face <input type="checkbox"/> by mail <input type="checkbox"/> by internet <input type="checkbox"/> by telephone	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
	Interviewer's Signature _____ Date _____	Interviewer's Phone Number (Incl. area code)

# INSURANCE DISCLOSURE FOR CREDIT APPLICATION

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**Applicant:**

**Lender:**

Community Resource Bank  
Northfield  
1605 Heritage Drive  
Northfield, MN 55057

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## IMPORTANT

**DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY  
READ IT AND UNDERSTAND ITS CONTENT**

### Purpose.

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

### Credit Disclosures.

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

### Acknowledgment.

**BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.**

**APPLICANT:**

X

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date