



THE STEPHENSON National Bank & Trust

CONSUMER LOAN APPLICATION

SECURED _____ UNSECURED _____

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APPLICANT(S). Check one of the following boxes. You may apply for separate credit in your name only, joint credit in your and the name of your spouse or joint credit in your name and the name(s) of other joint applicant(s).

- Separate Credit.** Complete Section I and III, sign on page 2. Complete Section II with information about your spouse only if you are married **and** a Wisconsin resident. Only the applicant signs on page 2.
- Joint Credit With Spouse.** Complete Sections I, II and III. Both joint applicant spouses sign on page 2 (**Initials**) _____
- Joint Credit** with _____ as joint applicant who **is not** your spouse. Each of you must complete a separate application as if applying for separate credit and submit them together, including completing Section II and III if you are married and a Wisconsin resident. Only the applicant signs on page 2.

SECTION I

DATE	PURPOSE OF LOAN	LOAN TERM	LOAN AMOUNT
FULL NAME	SOCIAL SECURITY NUMBER	HOME PHONE NUMBER	
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	DATE OF BIRTH	DRIVERS LICENSE NUMBER	NO. OF DEPENDENTS
HOME ADDRESS	CITY	STATE	ZIP
PREVIOUS ADDRESS (IF LESS THAN 2 YEARS ABOVE)	CITY	STATE	ZIP
EMPLOYER	POSITION	EMPLOYER PHONE	MONTHLY INCOME
YEARS ON THIS JOB	YEARS EMPLOYED IN THIS LINE OF WORK	IF SELF EMPLOYED - TYPE OF BUSINESS	
PREVIOUS EMPLOYER (IF LESS THAN 2 YEARS ABOVE)	POSITION	HOW LONG	

SECTION II

COMPLETE FOR JOINT ACCOUNT
(IF SPACE PROVIDED IS NOT SUFFICIENT, USE SEPARATE APPLICATION)

FULL NAME	SOCIAL SECURITY NUMBER	HOME PHONE NUMBER	
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	DATE OF BIRTH	DRIVERS LICENSE NUMBER	NO. OF DEPENDENTS
HOME ADDRESS	CITY	STATE	ZIP
PREVIOUS ADDRESS (IF LESS THAN 2 YEARS ABOVE)	CITY	STATE	ZIP
EMPLOYER	POSITION	EMPLOYER PHONE	MONTHLY INCOME
YEARS ON THIS JOB	YEARS EMPLOYED IN THIS LINE OF WORK	IF SELF EMPLOYED - TYPE OF BUSINESS	
PREVIOUS EMPLOYER (IF LESS THAN 2 YEARS ABOVE)	POSITION	HOW LONG	

OTHER INCOME, APPLICANT OR CO-APPLICANT Alimony, child support, separate maintenance income **NEED NOT** be revealed if you do not wish to have it considered as a basis for repaying this obligation. (Need not reveal income from medical insurance, disability or wage continuation insurance if applicant(s) does not choose to have such income considered as a basis for repaying of this obligation.)

SOURCE(S)	HOW LONG	AMOUNT \$	
SOURCE(S)	HOW LONG	AMOUNT \$	TOTAL COMBINED INCOME \$

COMMENTS/NOTES

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

*PLEASE COMPLETE GOVERNMENT MONITORING INFORMATION SECTION BELOW ONLY IF LOAN WILL BE SECURED BY A 1-4 FAMILY DWELLING, MANUFACTURED DWELLING OR A MULTI-FAMILY DWELLING, OR IF FOR THE PURPOSE OF HOME IMPROVEMENT.

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

If the loan will be secured or collateral pledged is a 1-4 family dwelling or multi family dwelling, please complete Government Monitoring information below:

Form with fields for BORROWER and CO-BORROWER, including checkboxes for Ethnicity, Race, and Sex.

NOTICE TO MARRIED APPLICANTS: 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 creditor unless the creditor, 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.

NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL: Under the Federal Equal Credit Opportunity Act, if the credit being applied for will be secured by a first lien on a 1-4 family dwelling, you have the right to a copy of the appraisal or valuation report used in connection with your application promptly upon completion, but in no case later than 3 days prior to the closing of the loan.

For the purpose of obtaining the credit described above, and any future credit granted to the undersigned by the creditor named above, the undersigned, jointly and severally, (1) represent that the above statements are true and complete, (2) authorize the creditor named above, or the agents, to verify them and obtain additional information concerning our credit, employment history and any other information, including credit reports (although creditor may rely on these statements without any further verification), to furnish such information and any other credit experience with me to others, and to answer any questions about our credit experience and other financial relationships with the creditor, and (3) agree to the provisions of any rules, regulations or agreements of the creditor governing such credit.

The undersigned understand that it may be a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, under the provisions of Title 18, United States Code, Section 1014.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OBTAINING CREDIT

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 obtains credit. What this means for you: When you obtain credit, we will ask for your name, address, date of birth, and other information that will allow us to identify you.

Applicant Sign Here _____ Date _____

Co-Applicant/Spouse Sign Here _____ Date _____

For married Wisconsin resident: The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this credit transaction to my spouse.

Applicant _____ Date _____

WORKSHEET & CHECKLIST FOR CREDITOR USE ONLY

Form with checkboxes for 'This Information was provided:' and 'Application and Checklist Received for Creditor by:'

Table with 3 columns: Loan Originator's Name, Loan Originator Identifier, Loan Originator's Phone; Loan Origination Company's Name, Loan Origination Company Identifier, Loan Origination Company's Address.