

You may apply for a loan, credit extension or financial accommodation individually or jointly with a co-applicant. This statement and any applicable supporting schedules may be completed jointly by married or unmarried co-applicants if their assets and liabilities are sufficiently joined so that the statement can be meaningfully and fairly presented on a combined basis; otherwise separate statements and schedules are required.

**Type of Credit Requested:**

- Individual Credit – I am relying solely on my income or assets as well as income or assets from other sources.
- Joint Credit - We intend to apply for joint credit. INITIAL: Applicant: \_\_\_\_\_ Co-Applicant: \_\_\_\_\_

**Loan Request:**

Amount Requested: \$	Purpose of Loan:	Monthly Payment Amount Desired: \$	Collateral Offered:
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**Individual Applicant:**

Name:		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried*
SSN:	Drivers Lic. No:	Birth date:
Home Phone:	Work Phone:	Cell Phone:
Current Address:		How Long:
Previous Address (if less than 3 yrs at present address):		How Long:
Employer (Name, Address):		How Long:
Position:	Gross Salary: \$ <input type="checkbox"/> month <input type="checkbox"/> year	Business Phone:
Previous Employer:		How Long:
Name / Address of Nearest Relative Not Living With You:		Telephone:

## Others Sources of Income (if applicable)\*\*:

- \$ \_\_\_\_\_ / month alimony, child support or maintenance received under:  court order  written agreement  oral understanding
- \$ \_\_\_\_\_ / month other source: \_\_\_\_\_

- Yes  No Is any income listed in this Section likely to be reduced before the loan is paid off?
- Yes  No Are you obligated to pay alimony, child support or maintenance payments?
- Yes  No Have you previously received credit from us?
- Yes  No I AM a regular or reserve member of the U.S. Armed Forces serving on active duty under a call or order that does not specify a period of 30 days or fewer.
- Yes  No I AM a dependent of a member of the U.S. Armed Forces serving on active duty under a call or order that does not specify a period of 30 days or fewer, because (a) I am the member's spouse, (b) I am the member's child under the age of eighteen years old, or (c) I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

**Individual Co-Applicant:**

Name:		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried*
SSN:	Drivers Lic. No:	Birth date:
Home Phone:	Work Phone:	Cell Phone:
Current Address:		How Long:
Previous Address (if less than 3 yrs at present address):		How Long:
Employer (Name, Address):		How Long:
Position:	Salary per Month: \$ _____ gross / \$ _____ net	Business Phone:
Previous Employer:		How Long:
Name / Address of Nearest Relative Not Living With You:		Telephone:

## Others Sources of Income (if applicable)\*\*:

- \$ \_\_\_\_\_ / month alimony, child support or separate maintenance received under:  court order  written agreement  oral understanding
- \$ \_\_\_\_\_ / month other source: \_\_\_\_\_

- Yes  No Is any income listed in this Section likely to be reduced before the loan is paid off?
- Yes  No Are you obligated to pay alimony, child support or maintenance payments?
- Yes  No Have you previously received credit from us?
- Yes  No I AM a regular or reserve member of the U.S. Armed Forces serving on active duty under a call or order that does not specify a period of 30 days or fewer.
- Yes  No I AM a dependent of a member of the U.S. Armed Forces serving on active duty under a call or order that does not specify a period of 30 days or fewer, because (a) I am the member's spouse, (b) I am the member's child under the age of eighteen years old, or (c) I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

\* Includes single, divorced, and widowed.

\*\* Income from alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan.

**Asset & Debt Information:** Use a separate sheet of paper or attach schedules, bank statements, etc as necessary. If Section B has been completed, this Section should be completed giving information about both the Applicant and Co-Applicant. The Co-Applicant may submit a separate schedule of assets and debts.

Completed by:  Applicant Only  Applicant and Co-Applicant jointly

Liquid Assets	Financial Institution	Account No.	Current Value
Checking Account			\$
Checking Account			\$
Savings Account			\$
Savings Account			\$
Certificates of Deposit			\$
Marketable Securities (not IRA)			\$
Life Insurance (Cash Value)			\$

Other Assets	Description	Subject to Debt	Current Value
Primary Residence		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Other Real Estate Owned		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Life Insurance		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Vehicles Owned		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
IRA/401k/Retirement Accts		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Other:		<input type="checkbox"/> Yes <input type="checkbox"/> No	\$

Debts	Creditor / Payable to	Monthly Payments	Balance Due
Housing: <input type="checkbox"/> Mortgage <input type="checkbox"/> Rent		\$	\$
Other Real Estate Loan		\$	\$
Vehicle <input type="checkbox"/> Loan <input type="checkbox"/> Lease		\$	\$
Vehicle <input type="checkbox"/> Loan <input type="checkbox"/> Lease		\$	\$
Credit Card		\$	\$
Credit Card		\$	\$
Alimony / Support / Maint Pmts		\$	\$
Other:		\$	\$
Total:		\$	\$

Representations And Warranties*	Applicant	Co-Applicant
Have you been declared bankrupt in the last 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had a judgment, tax lien or collection action filed against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any assets listed above pledged to debts except as shown?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a co-maker, endorser or guarantor on any loan or contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

\* if you answer YES to any of the foregoing, please provide additional information.

**Certification:** The forgoing financial statement (which includes all schedules and other information that may accompany the statement), is submitted to Cambridge State Bank for the purpose of obtaining credit, is true and correct in every material aspect and fairly shows my/our financial condition at the time indicated. I/We will give you prompt written notice of any subsequent material change in my/our financial condition occurring before discharge of my/our obligations to you. I/We understand that you will retain this financial statement whether or not you approve the credit in connection with which it is submitted. You are authorized to check my/our consumer credit report(s), employment history, and any other information contained herein.

**Notice:** The USA Patriot Act of 2001 requires all financial institutions to (a) verify and maintain information that identifies each person or entity that opens an account, including any deposit account, loan account, or other financial services product, and (b) consult lists of known or suspected terrorists or terrorist organizations to determine if the person or entity seeking to open an account appears on any such lists. We will ask for the applicant's name, tax payer identification number, residential or business address, and other information that will allow us to reasonably identify the applicant. We will also ask, if applicant is an individual, to see the applicant's driver's license or other identifying documents, and if applicant is not an individual, to see applicant's legal organizational documents or other identifying documents.

**Notice:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_