



# CONSUMER LOAN APPLICATION

This application is designed to be completed by the borrower(s) with the lender's assistance.

Check One:  Individual. Relying solely on Borrower's income.  
 Joint. Borrower(s) intend to apply for joint credit. (initials) \_\_\_\_\_

The Co-Borrower section and all other Co-Borrower questions should be completed to the extent possible if: (1) Co-Borrower will be jointly obligated with Borrower on the loan; (2) Borrower will be relying on income or assets of the Co-Borrower as a basis for repayment of the loan; (3) Borrower is relying on income from alimony, child support or separate maintenance from the Co-Borrower or other party; or (4) Borrower is married to the Co-Borrower and resides in, or the property is located in, a community property State. If Borrower is married, Borrower's spouse need not be jointly obligated with Borrower on the loan and need not sign as a Co-Borrower unless Item (2) above applies or unless the spouse's signature is required under State law to create a valid lien, pass clear title or waive inchoate rights to property.

### Lender

**Lincoln Federal Savings Bank of Nebraska**  
**8400 Maddox Drive, Lincoln, NE 68520**

Loan Origination Company: **422057**  
 Loan Originator: **Robyn Drudik: 2496544**

### Terms of Account Requested

Amount of Credit \$	Initial Advance \$	Type of Loan <input type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM (type): <input type="checkbox"/> Other:	
Term in Months	Interest Rate %	Purpose <input type="checkbox"/> HELOC <input type="checkbox"/> Bridge <input type="checkbox"/> Equity <input type="checkbox"/> Mod <input type="checkbox"/> HI <input type="checkbox"/> Other:	

### Property Information

Address	Year Built	Date Purchased	Present Value \$	Balance Owing \$
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Title in Names(s) of:	Name and Address of Insurance Carrier
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Mortgage Holder Name: \_\_\_\_\_

### Borrower

### Co-Borrower

Full Name			Full Name		
Social Security Number		Email Address	Social Security Number		Email Address
Phone Number Cell Home Both	Date of Birth		Phone Number Cell Home Both	Date of Birth	
Dependents (not listed by Co-Borrower)    No.		Ages	Dependents (not listed by Borrower)    No.		Ages
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		
Present Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent    # Yrs.			Present Address (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent    # Yrs.		
Previous Address (Complete if less than 2 years at present address) (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent    #Yrs.			Previous Address (Complete if less than 2 years at present address) (Street, City, State, Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent    #Yrs.		
Employer Name & Address <input type="checkbox"/> Self Employed			Employer Name & Address <input type="checkbox"/> Self Employed		
Employer Phone Number		Years Employed	Employer Phone Number		Years Employed
Position/Title	Type of Business		Position/Title	Type of Business	
Are there any unsatisfied judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, to whom?			Are there any unsatisfied judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, to whom?		
In the last 10 years, have you been declared bankrupt? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, where?			In the last 10 years, have you been declared bankrupt? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, where?		
Are you a party to any lawsuits? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain.			Are you a party to any lawsuits? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain.		
Are you a co-maker or guarantor on any loan or contract? <input type="checkbox"/> Yes <input type="checkbox"/> No			Are you a co-maker or guarantor on any loan or contract? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Did you ever have credit in any other name? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what name?			Did you ever have credit in any other name? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what name?		
Have you previously had credit with us? <input type="checkbox"/> Yes <input type="checkbox"/> No			Have you previously had credit with us? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No			Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		

Income			
Gross Monthly Income	Borrower	Co-Borrower	Total
Base Earnings	\$	\$	\$
Overtime	\$	\$	\$
Bonuses	\$	\$	\$
Commissions	\$	\$	\$
Dividends/Interest	\$	\$	\$
Net Rental Income	\$	\$	\$
Other (before completing, see Notice below)	\$	\$	\$
	\$	\$	\$
<b>Total</b>	\$	\$	\$

**Notice:** Income from Alimony, Child Support or Maintenance Payments need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan.

B/C	Description of Other Income	Monthly Amount
		\$
		\$

**Assets**

**Cash Accounts**

Name of Institution	Account Type	Account Number	Balance
			\$
			\$
			\$
			\$

**Stocks & Bonds**

Number of Shares & Description	Value	Face Value	Cash Value
	\$	\$	\$
	\$	\$	\$

**Life Insurance**

Vehicles			Other Assets	
Make and Model	Year	Value	Description	Value
		\$		\$
		\$		\$

**Real Estate Owned**

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes, Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

**Total Assets** \$

**Liabilities**

List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary.

Purpose	(A) – Applicant, (CA) – Co-Applicant, (JT) - Jointly		Account Number	Monthly Payment	Unpaid Balance
	Name and Address of Creditor				
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
<b>Total Debts</b>				\$	\$

**Agreement**

The undersigned acknowledges that the loan requested by this application will be secured by a mortgage or deed of trust on the property described herein, and represent that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. By signing below, I authorize you to check my credit and employment history, to have a consumer credit report prepared on me for the purpose of evaluating this application for credit, and to answer questions others may ask you about my credit record with you. I understand that I must update this credit information at your request or if my financial condition changes. The original or a copy of this application will be retained by the lender, even if the loan is not granted.

I acknowledge receipt of the Home Equity Brochure and the lender's Home Equity disclosure statement on today's date.

Borrower \_\_\_\_\_ Date \_\_\_\_\_ Co-Borrower \_\_\_\_\_ Date \_\_\_\_\_

This application was taken by:  Face-to-face interview  Mail  Telephone  Internet Date Application Received: \_\_\_\_\_

Interviewer Name: \_\_\_\_\_ Interviewer Signature \_\_\_\_\_ NMLS: \_\_\_\_\_