

APPLICATION FOR CLOSED END CREDIT

- Check Applying for individual credit in own name and are relying on own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.
- Appropriate Applying for joint credit, please initial here _____ & _____
 Box Applicant Co-Applicant
- Secured Applying for individual credit, but relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested.
- Unsecured Applying for a residential mortgage loan.

I hereby apply for a loan of \$ _____
 Proceeds of this loan to be used _____
 For this loan, I offer the following security _____
 How will this loan be repaid? _____ Amount of existing life ins. _____

APPLICANT

Name _____ Birth Date _____ Social Security No. _____
 Address _____ Ph. # _____ Cell Ph. # _____ No. of Dependants _____
 City _____ State _____ Zip _____ How Long _____
 Employer _____ Ph. # _____ Address _____
 Position _____ Salary _____ Per _____ How Long _____
 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 obligation.
 Other Income _____ Per _____ Source _____

JOINT APPLICANT OR OTHER PARTY

Name _____ Birth Date _____ Social Security No. _____
 Address _____ Ph. # _____ Cell Ph. # _____ No. of Dependants _____
 City _____ State _____ Zip _____ How Long _____
 Employer _____ Ph. # _____ Address _____
 Position _____ Salary _____ Per _____ How Long _____
 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 obligation.
 Other Income _____ Per _____ Source _____

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

Are there any outstanding judgments against you? _____ Have you been declared bankrupt within the past 7 years? _____ Have you had property foreclosed upon or given title Or deed in lieu thereof in the last 7 years? _____ Are you obligated to pay alimony, child support, or Separate maintenance? _____ Is any part of the down payment borrowed? _____	<table border="0" style="width: 100%;"> <tr> <td style="text-align: right; font-size: small;">Borrower</td> <td style="text-align: right; font-size: small;">Co-Borrower</td> </tr> <tr> <td style="text-align: right; font-size: small;">Yes or No</td> <td style="text-align: right; font-size: small;">Yes or No</td> </tr> </table> Are you a co-maker or endorser on a note? _____ Are you a U.S. citizen? _____ Explain Other Financing or Other Equity (if any) _____	Borrower	Co-Borrower	Yes or No	Yes or No
Borrower	Co-Borrower				
Yes or No	Yes or No				

TO BE COMPLETED ONLY FOR REAL ESTATE LOANS

BORROWER: Married _____ Separated _____ Unmarried _____
 CO-BORROWER: Married _____ Separated _____ Unmarried _____
 Present Owners: _____
 Property Street Address: _____
 City _____ County _____ State _____ Zip _____

INSURANCE DISCLOSURE

In connection with your credit application, West Point Bank advises you of the following: 1) West Point Bank may not condition the extension of credit you are applying for on whether you purchase an insurance product from the bank or the bank's affiliate. 2) West Point Bank may not condition the extension of credit you are applying for on your agreement not to obtain, or prohibition on your obtaining, an insurance product from an entity not affiliated with the bank. Insurance products: 1) are not a deposit or obligation of, or guaranteed by, the bank or any affiliate of the bank; 2) are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, the bank or any affiliate bank.

BY SIGNING HERE YOU ACKNOWLEDGE RECEIPT, BOTH ORALLY AND IN WRITING, THE ABOVE INSURANCE DISCLOSURES.

FINANCIAL STATEMENT

ASSETS	Value	LIABILITIES	Mo. Payment	Balance
Cash	\$	Real Estate Mortgages ..	\$	\$
Savings	\$	\$	\$
CD's	\$	\$	\$
Stocks/Bonds	\$	\$	\$
.....	\$	\$	\$
IRA/KEOGH.....	\$	Automobile	\$	\$
Automobile - Trucks	\$	\$	\$
.....	\$	\$	\$
.....	\$	\$	\$
.....	\$	Credit Card	\$	\$
Real Estate	\$	\$	\$
.....	\$	\$	\$
.....	\$	\$	\$
.....	\$	\$	\$
.....	\$	\$	\$
Livestock	\$	Unpaid Tax	\$	\$
Machinery/Equipment	\$	Child Support	\$	\$
.....	\$	Misc.	\$	\$
.....	\$	\$	\$
Misc.	\$	\$	\$
.....	\$	\$	\$
.....	\$	\$	\$
.....	\$	Total Liabilities	\$	\$
.....	\$	Net Worth	\$	\$
.....	\$	\$	\$
Total	\$	Total	\$	\$

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 wish to 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.

BORROWER <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any variances. Applicant(s) are aware that knowingly or willingly making false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18 U.S. C. & 1014, and may result in a fine or imprisonment or both.

At our discretion, we may share information regarding our transactions and experiences with you and with other organizations that are our affiliates. At our discretion, we may also share other information with our affiliates unless you direct us not to do so. If you do not want us to share such information with our affiliates, please initial here.

By signing below, each applicant declares that he/she has read and understands the statement above.

Date Signed _____ (Signed) _____

Date Signed _____ (Signed) _____