



First National Bank
MULTI-PURPOSE LOAN APPLICATION

If you intend to apply for joint credit, please initial here.
Applicant Co-Applicant

YOUR PERSONAL HISTORY & LOAN REQUEST
TYPE OF LOAN (Check All That Apply)
AMOUNT REQUESTED \$
TERM
RATE REQUESTED
PAYMENT
NO. OF PAYMENTS
PURPOSE OF APPLICATION (Check All That Apply & Describe Request)
LAST NAME FIRST NAME INITIAL DATE OF BIRTH # DEPENDENTS
PRESENT ADDRESS CITY STATE ZIP CODE HOW LONG HOME PHONE
PREVIOUS ADDRESS (IF PRESENT ADDRESS LESS THAN 2 YRS) CITY STATE ZIP CODE HOW LONG PREVIOUS ADDRESS WAS
SOCIAL SECURITY NUMBER/TIN CELL PHONE NUMBER DRIVER'S LICENSE NUMBER STATE EXPIRATION DATE ISSUE DATE
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU ADDRESS CITY STATE ZIP CODE HOME PHONE

YOUR EMPLOYMENT OR BUSINESS (If self-employed, attach financial statement and tax returns.)
NAME AND ADDRESS OF EMPLOYER CITY STATE ZIP CODE BUSINESS PHONE
POSITION TIME EMPLOYED GROSS INCOME: \$ SUPERVISOR'S NAME
OTHER INCOME: NOTICE: Alimony, Child Support, Or Separate Maintenance Income Need Not Be Disclosed If You Do Not Want It Considered As A Basis For Paying This Obligation.
NAME AND ADDRESS OF PREVIOUS EMPLOYER (IF PRESENT EMPLOYMENT LESS THAN 2 YRS) GROSS INCOME TIME EMPLOYED BUSINESS PHONE

MARITAL STATUS (DO NOT COMPLETE IF INDIVIDUAL OR UNSECURED CREDIT IS BEING REQUESTED)
YOUR MARITAL STATUS: MARRIED SEPARATED UNMARRIED (The Term "Unmarried" Includes Single, Widowed Or Divorced)
CO-APPLICANT MARITAL STATUS: MARRIED SEPARATED UNMARRIED (The Term "Unmarried" Includes Single, Widowed Or Divorced)

CO-APPLICANT INFORMATION, IF APPLICABLE
LAST NAME FIRST NAME INITIAL DATE OF BIRTH # DEPENDENTS
PRESENT ADDRESS CITY STATE ZIP CODE HOW LONG HOME PHONE
PREVIOUS ADDRESS (IF PRESENT ADDRESS LESS THAN 2 YRS) CITY STATE ZIP CODE HOW LONG PREVIOUS ADDRESS WAS
SOCIAL SECURITY NUMBER/TIN CELL PHONE NUMBER DRIVER'S LICENSE NUMBER STATE EXPIRATION DATE ISSUE DATE
NAME AND ADDRESS OF EMPLOYER CITY STATE ZIP CODE BUSINESS PHONE
POSITION TIME EMPLOYED GROSS INCOME: \$ SUPERVISOR'S NAME
OTHER INCOME: NOTICE: Alimony, Child Support, Or Separate Maintenance Income Need Not Be Disclosed If You Do Not Want It Considered As A Basis For Paying This Obligation.
NAME AND ADDRESS OF PREVIOUS EMPLOYER (IF PRESENT EMPLOYMENT LESS THAN 2 YRS) GROSS INCOME TIME EMPLOYED BUSINESS PHONE

QUESTIONS THAT APPLY TO BOTH APPLICANT & CO-APPLICANT
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?
IF A PURCHASE LOAN, IS ANY OF THE DOWN PAYMENT BORROWED?
ARE YOU A CO-MAKER OR GUARANTOR ON A NOTE?
ARE YOU A SERVICEMEMBER OR A DEPENDENT OF A SERVICEMEMBER?
ARE YOU A UNITED STATES CITIZEN?
IF YOU ARE NOT A UNITED STATES CITIZEN, ARE YOU A RESIDENT ALIEN?
IF YOU ARE NOT A UNITED STATES CITIZEN, ARE YOU A NON-RESIDENT ALIEN?

IF SECURED BY REAL ESTATE - PROPERTY INFORMATION
ADDRESS OF PROPERTY TO BE SECURED MOBILE HOME? ESTIMATED VALUE? LAND ONLY? UNIT NO. YEAR BUILT PRIMARY RESIDENCE?
IF A PURCHASE LOAN, COMPLETE THIS ROW: PURCHASE PRICE CASH DOWN CLOSING COSTS PAID BY SELLER
IF A CONSTRUCTION LOAN, COMPLETE THIS ROW: DATE OF LOT PURCHASED ORIGINAL COST PRESENT VALUE CONSTRUCTION COSTS

IF SECURED BY OTHER COLLATERAL - PROPERTY INFORMATION
DESCRIBE (Include Any Year, Make & Model): VEHICLE IDENTIFICATION NUMBER MILEAGE PURCHASE PRICE CASH DOWN

INSURANCE ON COLLATERAL
NAME OF INSURANCE COMPANY OR AGENT TELEPHONE NUMBER CITY STATE

YOUR ASSETS AND DEBTS / LIABILITIES (INCLUDING CO-APPLICANT)						
ASSETS			DEBTS / LIABILITIES			
DESCRIPTION	OWNED BY (APPLICANT / CO-APPLICANT)	CASH VALUE	CREDITOR	IN NAME OF (APP. / CO-APP.)	MO. PMT	BALANCE (CHECK BOX IF LOAN PROCEEDS WILL PAY LOAN)
CHECKING/SAVINGS			MORTGAGE OR RENT			
<input type="checkbox"/> CHECKING BANK _____			MORTGAGE OR RENT			
<input type="checkbox"/> CHECKING BANK _____			MORTGAGE OR RENT			
<input type="checkbox"/> SAVINGS BANK _____			MORTGAGE OR RENT			
<input type="checkbox"/> SAVINGS BANK _____			MORTGAGE OR RENT			
<input type="checkbox"/> BANK IRAs BANK _____			MORTGAGE OR RENT			
AUTOMOBILE (DESCRIBE YEAR, MAKE, MODEL)			AUTO			
AUTOMOBILE (DESCRIBE YEAR, MAKE, MODEL)			AUTO			
AUTOMOBILE (DESCRIBE YEAR, MAKE, MODEL)			AUTO			
AUTOMOBILE (DESCRIBE YEAR, MAKE, MODEL)			AUTO			
LIFE INSURANCE		(CASH VALUE)	OTHER			
Face Amount: \$ _____						
REAL ESTATE (DESCRIBE TYPE)			OTHER			
REAL ESTATE (DESCRIBE TYPE)			OTHER			
SECURITIES (DESCRIBE TYPE)			OTHER			
FURNITURE & PERSONAL PROPERTY			OTHER			
OTHER			OTHER			
<input type="checkbox"/> 401K (VESTED)			OTHER			
<input type="checkbox"/> IRAs			OTHER			
<input type="checkbox"/> _____			OTHER			
<input type="checkbox"/> _____						
<input type="checkbox"/> _____						
			TOTAL MONTHLY PAYMENTS:		\$	
TOTAL ASSETS:		A \$	NET WORTH (A minus B): \$		TOTAL	B \$

INFORMATION FOR GOVERNMENT MONITORING PURPOSES	
<p><u>Only</u> To Be Completed On Purchases Of Residential Dwellings And Secured By Any Residential Dwelling, Home Improvement Of Residential Dwellings (Regardless If Secured Or Not Secured), Or A Refinance Of A Loan In Which Both The Existing Loan And The New Loan Are Secured By Liens On Residential Dwellings. Complete On Construction / Permanent Loans. Do Not Complete On Temporary Loans, Such As Temporary Construction Loans, Nor On Lot Loans.</p> <p>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. YOU MAY SELECT ONE OR MORE DESIGNATIONS FOR "RACE". THE LAW PROVIDES THAT A LENDER MAY NEITHER DISCRIMINATE ON THE BASIS OF THIS INFORMATION, NOR ON WHETHER YOU CHOOSE TO FURNISH IT. HOWEVER, IF YOU CHOOSE NOT TO FURNISH THE INFORMATION AND YOU HAVE MADE THIS APPLICATION IN PERSON, UNDER FEDERAL REGULATIONS THE LENDER IS REQUIRED TO NOTE ETHNICITY, RACE, AND SEX ON THE BASIS OF VISUAL OBSERVATION OR SURNAME. IF YOU DO NOT WISH TO FURNISH THE INFORMATION, PLEASE CHECK BELOW.</p>	
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 Alaskan 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 Alaskan 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"/> Male <input type="checkbox"/> Female	SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female

MORTGAGE LOAN ORIGINATOR REGISTRATION NUMBERS
BANK NAME AND NMLS ID*: First National Bank of Manchester 688825 LOAN ORIGINATOR NAME AND NMLS ID*: _____ <small>*Unique identifier number from The Nationwide Mortgage Licensing System and Registry</small>

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT
<p>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 OPENS AN ACCOUNT.</p> <p>WHAT THIS MEANS FOR YOU: WHEN YOU OPEN AN ACCOUNT, WE WILL ASK FOR YOUR NAME, ADDRESS, DATE OF BIRTH, AND OTHER INFORMATION THAT WILL ALLOW US TO IDENTIFY YOU. WE MAY ALSO ASK TO SEE YOUR DRIVER'S LICENSE OR OTHER IDENTIFYING DOCUMENTS.</p>

ACKNOWLEDGMENT
<p>EVERYTHING THAT I HAVE STATED IN THIS APPLICATION 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.</p>
<p>_____ APPLICANT'S SIGNATURE DATE APPLICANT'S SIGNATURE DATE</p>

FOR BANK USE ONLY
<p>This Application Was Taken: <input type="checkbox"/> in a face-to-face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone <input type="checkbox"/> by Internet</p> <p>Date Received: _____ Lending Officer: _____</p>



INSURANCE INFORMATION & EXTENDING CREDIT

FIRST NATIONAL BANK CANNOT CONDITION AN EXTENSION OF CREDIT ON EITHER YOUR PURCHASE OF AN INSURANCE PRODUCT OR ANNUITY FROM US OR ANY OF OUR AFFILIATES. FIRST NATIONAL BANK ALSO CANNOT CONDITION AN EXTENSION OF CREDIT ON YOUR AGREEMENT NOT TO OBTAIN, OR PROHIBIT YOU FROM OBTAINING, AN INSURANCE PRODUCT OR ANNUITY FROM AN UNAFFILIATED ENTITY

INSURANCE INFORMATION & PURCHASING INSURANCE

Insurance related to the credit extension may be purchased from an insurer or producer of the your choice, subject only to the our right to reject a given insurer or agent as provided in Tennessee Code Annotated 56-8-106(b)(2). Your choice of insurer or producer will not affect the credit decision or credit terms in any way, except that we may impose reasonable requirements concerning the creditworthiness of the insurer and the scope of coverage chosen as provided in Tennessee Code Annotated 56-8-106(b)(2). Tennessee Code Annotated 56-8-106(b)(2) states that we cannot "Unreasonably reject a policy furnished by the customer or borrower for the protection of the property securing the credit or lien. A rejection shall not be deemed unreasonable if it is based on reasonable standards, uniformly applied, relating to the extent of coverage required and the financial soundness and the services of an insurer. The standards shall not discriminate against any particular type of insurer, nor shall the standards call for rejection of a policy because it contains coverage in addition to that required in the credit transaction."

ACKNOWLEDGMENT

I have read, understand and acknowledge receipt of the above *Insurance Information & Extending Credit* and *Insurance Information & Purchasing Insurance*. I also acknowledge oral receipt of the above *Insurance Information & Extending Credit* and *Insurance Information & Purchasing Insurance* unless I have applied for credit by mail or electronically.

APPLICANT'S SIGNATURE

APPLICANT'S SIGNATURE

DATE

DATE



First National Bank

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INSURANCE INFORMATION & PURCHASING INSURANCE

Insurance related to the credit extension may be purchased from an insurer or producer of the your choice, subject only to the our right to reject a given insurer or agent as provided in Tennessee Code Annotated 56-8-106(b)(2). Your choice of insurer or producer will not affect the credit decision or credit terms in any way, except that we may impose reasonable requirements concerning the creditworthiness of the insurer and the scope of coverage chosen as provided in Tennessee Code Annotated 56-8-106(b)(2). Tennessee Code Annotated 56-8-106(b)(2) states that we cannot "Unreasonably reject a policy furnished by the customer or borrower for the protection of the property securing the credit or lien. A rejection shall not be deemed unreasonable if it is based on reasonable standards, uniformly applied, relating to the extent of coverage required and the financial soundness and the services of an insurer. The standards shall not discriminate against any particular type of insurer, nor shall the standards call for rejection of a policy because it contains coverage in addition to that required in the credit transaction."

ACKNOWLEDGMENT

I have read, understand and acknowledge receipt of the above *Insurance Information & Extending Credit* and *Insurance Information & Purchasing Insurance*. I also acknowledge oral receipt of the above *Insurance Information & Extending Credit* and *Insurance Information & Purchasing Insurance* unless I have applied for credit by mail or electronically.

APPLICANT'S SIGNATURE

APPLICANT'S SIGNATURE

DATE

DATE

Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – *Print origin:*

_____ *For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – *Print race:* _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – *Print race:*

_____ *For example: Fijian, Tongan, and so on.*

- White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

Borrower Name: _____