

Checklist

Please attach the following verification documents (whichever is applicable) with your loan application.

REQUIRED DOCUMENTS***

The below documents are required when applying for a loan. Failure to provide any of these required documents can result in the delay of your loan application.

EMPLOYMENT/INCOME VERIFICATION (Minimum 2 years)

- 2 Most recent pay stubs (Consecutive) (Showing The Breakdown Of ACH)
 - Form 303 and/or Letter of Employment (within last 30 days) or
 - Award letter from ASGERF/VA/DFAS/Social Security (if applicable) or
 - 1 Month most recent Bank Statement (Showing The ACH For Payroll/ASGERF/VA/DFAS/Social Security) *Required.
- *Other documents to support income verification may be required.

PERSONAL IDENTIFICATION (2 forms of ID)

- Social Security Card
- Driver's License / Immigration ID / ASG Voter ID / Passport / ASG ID Card

Loan Considerations: The underwriting considerations used in processing consumer loan applications, include but are not limited to the below list of consideration. The below list is only to assist borrowers in knowing what is looked at during the underwriting process.

- | | | | |
|----------------------------|---------------------|--------------------------|------------------|
| 1)Employment | 2)Repayment Ability | 3)Credit Score (Equifax) | 4)Credit History |
| 5)Collateral Loan to Value | 6)Residency | 7)Bank Relationship | 8)Loan Purpose |

Your Credit Report(s) and the Price You Pay for Your Credits

What is a Credit Report?	The below documents are required when applying for a loan. Failure to provide any of these required documents can result in the decline of your loan application.
How did we use your credit report(s)?	We used information from your credit report(s) to set the terms of credit we are offering you, such as the (Annual Percentage Rate/ down payment). The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories. Your credit score can affect whether you can get the loan and how much you will have to pay for that loan.
What if there are mistakes in your credit report(s)?	You have a right to dispute any inaccurate information in your credit report(s). If you find mistakes on your credit report(s), contact Equifax, which (is/ are) (a consumer reporting agency from which we obtained your credit report(s)). It is a good idea to check your credit report(s) to make sure the information (it contains/ they contain) is accurate.
How can you obtain a copy of your credit report(s)?	Under Federal law, you have the right to obtain a copy of your credit report(s) without charge for 60 days after you receive this notice. To obtain your free credit report(s), contact Equifax. By telephone: 1-888-EQUIFAX By mail: Mail you written request to: Equifax Information Services LLC PO Box 740241 Atlanta, GA, 30374-0241 On the web: www.equifax.com
How can you get more information about credit reports?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at: www.consumerfinance.gov/learnmore

Consumer Loan Application



Select One: ☐ Individual Credit - relying solely on income of applicant
☐ Joint Credit - relying on combined income of applicant and co-applicant and jointly liable

I/We have a Joint Intent to apply for a loan with TBAS on this loan application dated
I/We by signing below, express an intent to apply jointly and wishes to proceed with this loan application.

Loan Type: ☐ Unsecure Loan ☐ Secure Loan ☐ Auto Loan (New/Used)

Amount Requested Detailed Purpose of Loan

Loan Term Requested Describe Collateral (if applicable)

Applicant Information	Applicant	Co-Applicant
Name (First and Last)		
Date of Birth		
Social Security No.		
Mailing Address (PO Box)		
Phone Number		
Email Address		
Village		
Employer		
Employer's Address		
Years Employed		
Full Time/Part Time/Casual Guest Worker		

FINANCIAL INFORMATION

Monthly Income	Monthly Expenses	Assets
Applicant Base Salary \$	Mortgage/Rent \$	Cash on Hand \$
Co-Applicant Base Salary \$	Utilities (Water/Power) \$	Auto/Vehicle \$
Retirement/Pension \$	Phone/Cable/Internet \$	Real-estate/House \$
Social Security \$	Existing Loans/Credit Cards \$	Checking/Savings/CD \$
VA/Disability Income \$	Other Expenses \$	Stocks/Bonds \$
Real Estate Income \$		Life Insurance \$
Other Income \$		Other Assets \$
TOTAL \$	TOTAL \$	TOTAL \$

GENERAL INFORMATION

If you or a co-applicant answer Yes to any of the following questions, please explain on an attached page:

	App	Co-App		App	Co-App
Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	☐	☐ Yes		☐	☐ No
Are there any outstanding claims, suits, or judgments pending against you?	☐	☐ Yes		☐	☐ No
Are you a party to a lawsuit in which you potentially have any personal financial liability?	☐	☐ Yes		☐	☐ No
Have you defaulted on any Federally assisted loan?	☐	☐ Yes		☐	☐ No
Have you ever declared bankruptcy?	☐	☐ Yes		☐	☐ No

ECOA: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission 901 Market Street, Suite 570 San Francisco, CA 94103.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT – 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. 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.

AUTHORIZATION: Each of the undersigned authorizes the Bank to request, receive, investigate, verify, and re-verify any information obtained or discovered in connection with this application, and any credit reports and other financial information regarding any applicant as necessary or appropriate, and any information or data relating to any property or loan.

NOTE: DO NOT SIGN THIS FORM UNLESS YOU WISH TO PROCEED WITH THE LOAN APPLICATION

I/We fully understand that it is a crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.

Applicant Signature

Printed Name

Date

Co-Applicant Signature

Printed Name

Date

REFERENCES (Please provide at least 3 references)

Name	Phone Number	Relationship	Village

DIRECTIONS TO YOUR HOUSE: (Please provide Google image with location pinned)

OFFICE USE ONLY
DOCUMENTS REQUIREMENTS
Work/Pension Verifications

- ☐ Form 303/Employment Letter
- ☐ Award Letter (Ret/SS/VA)

Income Verification

- ☐ Paystubs (x2)
- ☐ Taxes/W2
- ☐ Primary Bank Statement

I.D. Identification

- ☐ Social Security Card
- ☐ Type: _____
- ☐ Type: _____

SECURED LOAN REQUIREMENTS (Collateral Info)

- ☐ Proof of Ownership (Title/Lease)
Google Maps Location Coordinates
- ☐ Collateral Photo's
- ☐ Evidence of Value

NEW AUTO LOAN REQUIREMENTS

- ☐ Purchase Invoice
- ☐ Proof of 20% Down payment

USED AUTO LOAN REQUIREMENTS

- ☐ Purchase Invoice
- ☐ Proof of 30% Down payment
- ☐ Title (OMV)
- ☐ Auto Inspection (TBAS)
- ☐ Auto Photos (TBAS)
- ☐ Milage Photo (TBAS)

COMMENTS/REMARKS