

Centennial Office Building P.O. Box 716 Pago Pago, AS 96799 Tel: (684) 633-8143

CONSUMER LOAN APPLICATION

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 require documents can result in the declining of your loan application.

*WORK/PENSION VERIFICATION (Minimum 2 years)

- FORM 303 and/or LETTER OF EMPLOYMENT (Within last 30 days)
- AWARD LETTER FROM ASGERF/VA/DFAS/SOCIAL SECURITY (If applicable)

*INCOME VERIFICATION (Minimum 2 years)

- 2 MOST RECENT PAY STUBS (Consecutive)
- MOST RECENT W2/ TAX RETURN
- BANK STATEMENT (Within past month)
- AWARD LETTER FROM ASGERF/VA/DFAS/SOCIAL SECURITY

*PERSONAL IDENTIFICATION (2 forms of ID)

- SOCIAL SECURITY CARD (Minimum)
- Plus, DRIVER'S LICENSE / IMMIGRATION ID / ASG VOTER ID / PASSPORT / ASG ID CARD

LOAN APPLICATION FEE: \$40 non-refundable application fee for all consumer loans. This does not guarantee the approval of a loan request. The standard turnaround time to process consumer loans request is 3-5 business days. An additional \$20 may be paid for RUSH requests. Turnaround time for RUSH request is 1-3 business days. **Again, these application fees do not guarantee the approval of a loan request**

<u>Unsecured Loan (\$500-\$5,000)</u>: An unsecured loan is a loan that doesn't require any type of collateral. Instead of relying on your assets as security, TBAS offer unsecured loans based on your creditworthiness.

<u>Secured Loan (\$1,500 to \$15,000)</u>: Secured loans are loans that are protected by collateral. This means that when you apply for a secured loan, TBAS will want to know which of your assets you plan to use to back the loan. Assets could include auto, land, and/or building. We will then place a lien on that asset until the loan is repaid in full. If you default on the loan, TBAS can claim the collateral and sell it to recoup the loss.

<u>Auto Loan (70%-80% LTV)</u>: Auto loans are secured loans protected by the purchased vehicle. This means that when you apply for an Auto Loan, TBAS will use the vehicle you want to purchase as your secured collateral. The standard loan amount offered for new autos is 80% while the standard for used autos is 70%. TBAs does not provide loans for autos older than10 years.

<u>Home Loan (70% LTV)</u>: This type of consumer loan requires a separate application feed and addition application and documents. Home loans are secured loans protected by the land & home and/or construction of a home. This means that when you apply for a Home Loan, TBAS will use the land, home and/or building materials as your secured collateral. The standard loan amount offered for new autos is 70%.

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



CONSUMER LOAN APPLICATION

Loan Type: Unsecure Loan (\$500-\$5k)

Secure Loan (\$1.5k-15K) Auto Loan

Home Loan (Requires additional application/documents)

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Amount Requested:

P.O. Box 716 Pago Pago, AS 96799 Tel: (684) 633-8143

Detailed Purpose of Loan

GENERAL INFO	APPLICANT INFO	CO-APPLICANT INFO
Name (First and Last)		
Date of Birth		
Social Security No.		
Mailing Address (PO Box)		
Phone Number		
Email Address		
Village		

FINANCIAL INFO

INCOME	EXPENSES	ASSETS	
Salary	\$ Mortgage/Rent	\$ Cash on Hand	\$
Retirement/Pension	\$ Utilities (Water/Electricity)	\$ Auto/Vehicle	\$
Social Security	\$ Phone/Cable/Internet	\$ Real-estate/House	\$
VA/Disability	\$ Donations/Church	\$ CD/Stocks	\$
Real Estate Income	\$ Insurance	\$ Life Insurance	\$
Other Income	\$ Other Expenses	\$ Other Assets	\$
TOTAL	\$ TOTAL	\$ TOTAL	\$

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.

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.

Co-Applicant Signature



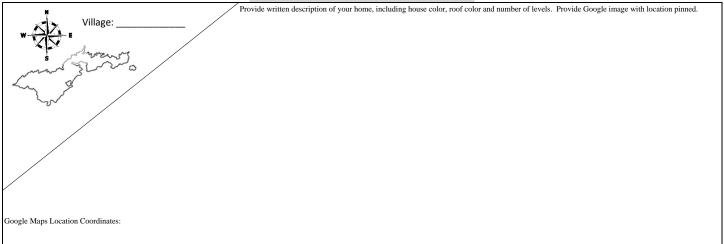
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CONSUMER LOAN APPLICATION

REFERENCES (Please provide at least 3 references)

Name	Phone Number	Relationship	Village

DIRECTIONS TO YOUR HOUSE:



OFFICE USE ONLY

DOCUMENTS REQUIREMENTS Work/Pension Verifications	Income Verification	I.D. Identification
Form 303/Employment Letter	Pay Stubs (x2)	Social Security Card
Award Letter (Ret/SS/VA)	Taxes/W2	Туре:
	Primary Bank Statement	Туре:
SECURED LOAN REQUIREMENTS (Collate	eral Info)	
Proof of Ownership (Title/Lease)	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	
Auto Inspection (TBAS)	Auto Photos (TBAS)	Milage Photo (TBAS)
COMMENTS/REMARKS		
		Admin Initials: