

MainStreet Bank Consumer Loan Application

727 Elden Street
 Herndon, VA 20170
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www.mstreetbank.com

TYPE OF CREDIT REQUESTED

- INDIVIDUAL CREDIT- relying solely on my income or assets
 INDIVIDUAL CREDIT- relying on my income or assets as well as income or assets from other sources
 JOINT CREDIT- We intend to apply for joint credit (initials) _____

AMOUNT: _____ Payment Date Desired: _____

Proceeds of Credit to be used for: _____

Please tell us about yourself

Full Name: _____
 SSN: _____ Birth Date: _____
 Home Phone: _____ Work Ph: _____
 Driver's Lic # _____
 Email: _____
 Address: _____
 City: _____
 State: _____ Zip Code: _____
 How Long: _____ Years _____ Months
 If less than 2 years, please complete the following:
 Address: _____
 City: _____
 State: _____ Zip Code: _____
 Number of dependents (excluding self) _____
 Age of dependent(s) _____
 Marital Status: Married Separated
 Unmarried (including single, divorced, widowed)
 Employer Name: _____
 Employer Address: _____
 Self-employed?: _____
 Time at Job: _____ Years _____ Months
 Job Title/Position: _____
 Income: _____

Please provide at least two year's of residency information. Attach additional information as required.

Please tell us about your co-applicant

Full Name: _____
 SSN: _____ Birth Date: _____
 Home Phone: _____ Work Ph: _____
 Driver's Lic # _____
 Email: _____
 Address: _____
 City: _____
 State: _____ Zip Code: _____
 How Long: _____ Years _____ Months
 If less than 2 years, please complete the following:
 Address: _____
 City: _____
 State: _____ Zip Code: _____
 Number of dependents (excluding self) _____
 Age of dependent(s) _____
 Marital Status: Married Separated
 Unmarried (including single, divorced, widowed)
 Employer Name: _____
 Employer Address: _____
 Self-employed?: _____
 Time at Job: _____ Years _____ Months
 Job Title/Position: _____
 Income: _____

Is any income listed in this Section likely to reduce before the credit requested is paid off?
 Yes (Explain in detail on a separate sheet) No

* 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.

Alimony, Child support, separate maintenance received under: Court Order Written Agreement Oral Understanding

Name of nearest relative not living with Joint Applicant or Other Party: _____
 Address of Nearest Relative: _____
 Phone Number of Nearest Relative : _____ Relationship to Applicant / Co-Applicant: _____

Asset and Debt Information

(This section should be completed giving information about both the Applicant and Co-Applicant or Other Person. Please mark Applicant-related information with an "A". If Co-Applicant section was not completed, only give information about the Applicant in this section)

Checking Account No. _____ Institution and Branch: _____
 Savings Account No. _____ Institution and Branch: _____
 Have you ever received credit from us? _____ When? _____ Office: _____

Assets Owned (Use separate sheet if necessary)

Description of Assets	Value	Subject to Debt Yes or No	Name(s) of Owner(s)
Cash	\$		
Automobiles (Make, Model, Year)			
Cash Values of Life Insurance (Issuer, Face Value)			
Real Estate (Location, Date Acquired)			
Marketable Securities (Issuer, Type, No. of Shares)			
Other (List)			
Total Assets	\$		

Mortgage or Rent payment (please provide this information below)

Creditor	Name in Which Acct. Carried	Type of Debt or Acct No.	Present Balance	Original Debt	Monthly Payments	Past Due? Yes/No
1. (Landlord or Mortgage Holder)		<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage	\$(Omit Rent)	\$(Omit Rent)	\$	

Are you a co-maker, endorser, or guarantor on any loan or contract? Yes No If "yes" for whom? _____ To whom? _____
 Are there any unsatisfied judgments against you? Yes No Amount \$ _____ If "yes" to whom owed? _____
 Have you declared bankruptcy in the last 14 years? Yes No If "yes" Where? _____ Year _____

Certification
 I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below, I authorize you to check my 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 and if my financial condition changes.

I (meaning applicant that signs below) authorize MainStreet Bank to make credit inquiries about me and authorize anyone to furnish requested information to you. All information and this application is your property, whether or not credit is extended. You may disclose any information relating to this application or loan account to any applicant for or proposed guarantor of this loan. Everything I have told you in this application is true, complete, and correct. I will use my loan only for lawful purposes. The application, and any additional sheets attached, lists all debts and obligations I have, including those which I am jointly obligated.

Applicant's signature _____ Date _____



Co-Applicants signature _____ Date _____