

Credit Application

Important Information to Applicant(s). 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 applies for a loan or opens an account.

What this means for you. When you apply for a loan or 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. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Read each instruction carefully before completing this form.

Creditor

("You" means Applicant, *et al*; and "We" means Creditor)

For Creditor Use

Account No.

Class No.

Date Received

1. Type of Application

Check only one of the three types:

Individual Credit – You are relying solely on your income or assets.

Individual Credit – You are relying on your income or assets as well as income or assets from other sources.

Joint Credit – By initialing below, you intend to apply for "joint credit".

Applicant _____

Joint Applicant _____

2. Type of Requested Credit

Application Date	Amount \$	Financing Type <input type="checkbox"/> New <input type="checkbox"/> Refinance <input type="checkbox"/> Modification	No. of Months	Repayment Interval <input type="checkbox"/> Monthly <input type="checkbox"/>	First Payment Date
Credit Type <input type="checkbox"/> Line of Credit <input type="checkbox"/> Loan <input type="checkbox"/> Sale <input type="checkbox"/> Lease	Loan Purpose <input type="checkbox"/> Agricultural <input type="checkbox"/> Business <input type="checkbox"/> Consumer	Security for Credit <input type="checkbox"/> Unsecured <input type="checkbox"/> Secured	Proceeds of Credit to Be Used for <input type="checkbox"/> To purchase property that will secure your credit <input type="checkbox"/> To purchase property that is a residential dwelling and is not real estate <input type="checkbox"/> To finance home improvements to a residential dwelling <input type="checkbox"/> Other (<i>describe</i>):		

Applicant

3. Applicant Information

Joint Applicant or Other Party

Full Name (<i>First, Middle, Last</i>)			Full Name (<i>First, Middle, Last</i>)		
Gov't ID Type	Gov't ID No.	Gov't ID Issued By	Gov't ID Type	Gov't ID No.	Gov't ID Issued By
Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth
Soc. Sec. No.	Primary Phone <input type="checkbox"/> Cell	Second Phone <input type="checkbox"/> Cell	Soc. Sec. No.	Primary Phone <input type="checkbox"/> Cell	Second Phone <input type="checkbox"/> Cell
Email Address:			Email Address:		
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent No. of Yrs.:			Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent No. of Yrs.:		
Previous Address <input type="checkbox"/> Owned <input type="checkbox"/> Rented No. of Yrs.:			Previous Address <input type="checkbox"/> Owned <input type="checkbox"/> Rented No. of Yrs.:		
Dependents No.: Ages:			Dependents No.: Ages:		
Nearest Relative (<i>not living with you</i>) Name: Address: Telephone: <input type="checkbox"/> Cell			Nearest Relative (<i>not living with you</i>) Name: Address: Telephone: <input type="checkbox"/> Cell		
Your Relationship to us (or our affiliate) <input type="checkbox"/> None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer)			Your Relationship to us (or our affiliate) <input type="checkbox"/> None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer)		
Have you ever received credit from us? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: office/branch:			Have you ever received credit from us? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: office/branch:		

4. Asset and Debt Information

If the "Joint Applicant" or "Other Party" Sections were completed, this Section should be completed by giving information about both the Applicant, and the Joint Applicant or Other Party, if applicable.

Assets Owned

Type of Asset or Description	Account Number	Current Market Value	Remaining Balance of Lien <i>(Enter "0" if none)</i>	Asset Owner's Name
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
<input type="checkbox"/> Amounts from Continuation Form		\$	\$	
Total Assets		\$	\$	

Outstanding Debts *(This section should be charge accounts, installment contracts, credit cards, rent, mortgages and other obligations.)*

Creditor Name	Type of Debt, or Account Number	Original Amount	Present Balance	Monthly Payment	Debtor's Name	Past Due <i>(Yes/No)</i>
Landlord	<input type="checkbox"/> Rent Payment					
	<input type="checkbox"/> Mortgage	\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
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		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
<input type="checkbox"/> Amounts from Continuation Form		\$	\$	\$		
Total Debts		\$	\$	\$		

Credit References – Name	Original Amount Borrowed	Date Paid in.Full
	\$	
	\$	
	\$	

Applicant		5. Employment Information		Joint Applicant or Other Party	
1st Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		1st Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:			
2nd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		2nd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:			
3rd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		3rd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:			
Applicant		6. Other Income		Joint Applicant or Other Party	
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: <input type="checkbox"/> Court order <input type="checkbox"/> Written agreement <input type="checkbox"/> Oral understanding		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: <input type="checkbox"/> Court order <input type="checkbox"/> Written agreement <input type="checkbox"/> Oral understanding			
Other Income: \$ per Month Source:		Other Income: \$ per Month Source:			
Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off: <input type="checkbox"/> Yes (Explain in section 10.) <input type="checkbox"/> No		Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off: <input type="checkbox"/> Yes (Explain in section 10.) <input type="checkbox"/> No			
Applicant		7. Other Obligations		Joint Applicant or Other Party	
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ For whom: To whom:		Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation?		<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ For whom: To whom:	
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ For whom: To whom:		Are there any unsatisfied judgments against you?		<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ For whom: To whom:	
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ For whom: To whom:		Have you been declared bankrupt in the last 10 years?		<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ For whom: To whom:	
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ For whom: To whom:		Are you obligated to make Alimony, Support or Maintenance Payments?		<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ For whom: To whom:	
8. Property Information (if secured)					
Property Type <input type="checkbox"/> Boat or Vessel <input type="checkbox"/> Certificate of Deposit <input type="checkbox"/> Deposit Account <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Motor Vehicle <input type="checkbox"/>		Property Description <input type="checkbox"/> Residential Dwelling <input type="checkbox"/> Homestead Property		Property Location and Address	
Primary Use of Property <input type="checkbox"/> Agricultural <input type="checkbox"/> Business <input type="checkbox"/> Consumer		Property Owner(s) Names & Addresses			

Applicant	9. Marital Status	Joint Applicant or Other Party
<p>Leave blank, unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment.</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)</p>	<p>Leave blank, unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment.</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)</p>	

10. Additional Information or Explanations

11. Notices

California Residents. Each applicant, if married, may apply for a separate account.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.
 Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes § 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred.
 For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.

12. Certifications, Authorizations and Signatures

You certify that everything you have stated in this *Credit Application* and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this *Credit Application* if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this *Credit Application* whether or not it is approved.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.

You authorize us to contact you using any of the telephone numbers listed on this *Credit Application* or that you subsequently provide us in connection with your credit account – regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

Electronic Signature. If checked, You further agree that you have signed this *Credit Application* with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire *Credit Application* and notices before you signed it. You received a paper copy of this *Credit Application* after it was signed. You understand that this *Credit Application* is in the electronic form that we will keep. We may rely on, and enforce, this *Credit Application* in the electronic form or as a paper version of the electronic form.

Applicant Signature	Date	Joint Applicant, or Other Party, Signature <i>(if applicable)</i>	Date
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Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, *et seq.*

Mortgage Loan Originator Information

If this *Credit Application* is secured by a consumer's residential dwelling that is owned by you, we may be required under federal or state law to disclose our mortgage loan origination identification number(s), which are as follows, if applicable:

- Mortgage Loan Originator's Name and Identifier:
- Mortgage Loan Origination Company Name and Identifier:

For Creditor Use

Date Received	Received By	Date Action Taken	Action Taken By	Action Taken	Reason Code(s)

BANK NORTHWEST
PRIVACY DISCLOSURE NOTICE

CATEGORIES OF INFORMATION THAT MAY COLLECT

WE COLLECT NONPUBLIC PERSONAL INFORMATION ABOUT YOU FROM THE FOLLOWING SOURCES:

INFORMATION WE RECEIVE FROM YOU ON APPLICATIONS OR OTHER FORMS
INFORMATION WE RECEIVE FROM A CONSUMER REPORTING AGENCY.

CATEGORIES OF INFORMATION THAT WE DISCLOSE

WE DO NOT DISCLOSE ANY NONPUBLIC INFORMATION ABOUT OUR CUSTOMERS OR FORMER CUSTOMERS
TO ANYONE EXCEPT AS PERMITTED BY LAW.

CONFIDENTIALITY AND SECURITY

BANK NORTHWEST RESTRICTS ACCESS TO NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO THOSE
EMPLOYEES WHO NEED TO KNOW THAT INFORMATION TO PROVIDE PRODUCTS OR SERVICES TO YOU. WE
MAINTAIN PHYSICAL, ELECTRONIC AND PROCEDURAL SAFEGUARDS THAT COMPLY WITH FEDERAL
STANDARDS TO GUARD YOUR NONPUBLIC PERSONAL INFORMATION.
IF YOU HAVE ANY QUESTIONS OR CONCERNS ABOUT THE INTEGRITY OF YOUR ACCOUNT INFORMATION,
PLEASE CALL.

BANK NORTHWEST
BETHANY 660-425-2315
HAMILTON 816-583-2154
POLO 660-354-2111
STANBERRY 660-783-9500

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I HAVE APPLIED FOR AN EXTENSION OF CREDIT WITH BANK NORTHWEST, BANK NORTHWEST IS
SOLICITING, OFFERING, OR SELLING ME AN INSURANCE PRODUCT OR ANNUITY IN CONNECTION WITH THIS
EXTENSION OF CREDIT. **FEDERAL LAW PROHIBITS BANK NORTHWEST FROM CONDITIONING THE
EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from Bank Northwest or from any of its affiliates; or
2. My agreement not to obtain or a prohibition on me from obtaining an insurance product or annuity from an unaffiliated entity

FEDERAL SALE OF INSURANCE DISCLOSURE

I MAY PURCHASE INSURANCE OR ANNUITY PRODUCTS FROM BANK NORTHWEST. IF I ELECT TO PURCHASE
ANY OF THE PRODUCTS OFFERED, I ACKNOWLEDGE I HAVE BEEN ADVISED AND UNDERSTAND THE
FOLLOWING:

INSURANCE AND ANNUITIES

ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (F.D.I.C.) OR
AGENCY OF THE UNITED STATES, BANK NORTHWEST OR ANY AFFILIATE OF BANK
NORTHWEST

ARE NOT A DEPOSIT OR OBLIGATION OF BANK NORTHWEST;

ARE NOT GUARANTEED BY BANK NORTHWEST OR ANY OF ITS AFFILIATES:

MAY GO DOWN IN VALUE

BY SIGNING BELOW, I ACKNOWLEDGE WRITTEN AND VERBAL RECEIPT OF THIS DISCLOSURE AND HAVE
RECEIVED A COPY OF THIS FROM ON TODAY'S DATE.

SIGNATURE _____ DATE _____

SIGNATURE _____ DATE _____

BANK NORTHWEST IS AUTHORIZED TO REQUEST AND OBTAIN INFORMATION FROM ANY THIRD PARTY THAT WE
REGARD NECESSARY TO DETERMINE MY/OUR CREDITWORTHINESS. A PHOTOGRAPHIC OR FAXED COPY OF THIS
STATEMENT MAY BE USED TO VERIFY MY AUTHORIZATION TO RELEASE INFORMATION.

Joint or Individual Credit Notice

I/We are applying for credit with Bank Northwest.

I am applying for individual credit in my own name and I am relying on my own income and assets and not the income or assets of another person.

I am applying for individual credit and I am relying on my income or assets, as well as, income or assets from other sources.

We are applying for joint credit.

X _____
Borrower Date _____

X _____
Borrower Date _____

X _____
Borrower Date _____

X _____
Borrower Date _____

Bank Use Only
Loan Number _____
Loan Amount _____
Loan Officer _____

Bank Northwest
Hamilton, MO 64644

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a loan from Bank Northwest. In applying for the loan. I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Bank Northwest reserves the right to change the loan review process to a full documentation program. This may include verifying the info provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a loan from Bank Northwest. As part of the application process, Bank Northwest may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of quality control program.
2. I authorize you to provide Bank Northwest, and to any investor to whom Bank Northwest may sell my loan, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank money market, and similar account balances; credit history; and copies of income tax returns.
3. Bank Northwest or any investor that purchases the loan may address this authorization to any party named in the loan application.
4. A photographic or FAX copy of the authorization may be deemed to be the equivalent of the original and may be used to duplicate the original.

Your prompt reply to Bank Northwest or the investor that purchased the loan is appreciated.

X _____
Borrower

Social Security Number

X _____
Borrower

Social Security Number

X _____
Address

City, State, Zip

X _____
Date