



**Joint Credit:** The applicants intend to apply for joint credit.

*If applied for jointly, Please Initial*

\_\_\_\_\_

**New Albin Savings Bank (Bank)  
Agricultural/Commercial Loan Application**

**Date:** \_\_\_\_\_

Applicant \_\_\_\_\_ DOB \_\_\_\_\_ Co-Applicant \_\_\_\_\_ DOB \_\_\_\_\_

Address \_\_\_\_\_

Employment \_\_\_\_\_ Employment \_\_\_\_\_

Phone # \_\_\_\_\_ Social Security # \_\_\_\_\_ Dependents \_\_\_\_ Marital Status \_\_\_\_

Amount \$ \_\_\_\_\_ Repayment \_\_\_\_\_

Purpose \_\_\_\_\_

\_\_\_\_\_

Collateral (Description, cost info, etc) \_\_\_\_\_

\_\_\_\_\_

(Attach Statements)	Year _____	Year _____	Year _____
Total Assets	\$ _____	\$ _____	\$ _____
Total Liabilities	\$ _____	\$ _____	\$ _____
Net Worth	\$ _____	\$ _____	\$ _____

Income (Business Income, Wages, Other Income) (Attach 1040's and Schedule C's or F's or similar tax return forms)

Year \_\_\_\_\_

Year \_\_\_\_\_

Year \_\_\_\_\_

Projected Income (Attach cash flow projection if available)

With Loan \_\_\_\_\_

Without Loan \_\_\_\_\_

	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 a party to a law suit?	_____	_____
Are you obligated to pay alimony, child support, or separate maintenance?	_____	_____
Is any part of the down payment borrowed?	_____	_____
Are you a co-maker, endorser, or guarantor on any loans not shown on the attached financial statements?	_____	_____

*I/We certify that everything stated in this application and on any attachments is correct. Bank may keep this application whether or not it is approved. By signing below I authorize Bank to check my/our credit and employment history and to answer questions others may ask Bank about my credit record with Bank. I/We understand that I/We must update credit information at Bank request periodically and if my financial condition changes. Also, I/We will notify bank if my financial condition changes to any extent. We also hereby acknowledge receipt of a copy of this application.*

**Applicant's Signature**

**Date**

**Co-Applicant's Signature**

**Date**

For Creditor Use

Approved \_\_\_\_\_ By \_\_\_\_\_  
Declined \_\_\_\_\_ By \_\_\_\_\_

Send out statement of Credit Denial, Termination or Change. BE SURE TO COMPLETE