



Pacific Islands Development Bank

CONSUMER LOAN APPLICATION

PART I: Please Tell Us What You Want to Borrow

I am applying for an:

- Unsecured
 Unsec. Home Improvement
 Auto
 Others

Loan Purpose:

- Home Improvement
 Debt Consolidation
 Other
 Purchase

Amount Requested:

\$

Year: _____ Make: _____ Model: _____

ID#: _____

Sale Price: _____ Seller: _____

PART II: Please Tell Us About Yourself

FIRST NAME	M.I.	LAST NAME		DATE OF BIRTH	SOCIAL SECURITY
CURRENT HOME ADDRESS / MAILING ADDRESS			CITY	STATE	ZIP CODE
HOME PHONE ()	<input type="checkbox"/> RENT <input type="checkbox"/> OWN	MORTGAGE/RENT PAYMENT \$	MORTGAGE HOLDER/LANDLORD	HOW LONG THERE	E-MAIL ADDRESS
PREVIOUS ADDRESS (IF LESS THAN 2 YEARS)			CITY	STATE	ZIP CODE
NAME & ADDRESS OF EMPLOYER			POSITION/OCCUPATION	HOW LONG THERE	BUSINESS PHONE ()
NAME & ADDRESS OF PREVIOUS EMPLOYER (if less than 2 years)			POSITION/OCCUPATION	HOW LONG THERE	NET PAY/MONTH
NAME & ADDRESS OF PREVIOUS EMPLOYER (if less than 2 years)			POSITION/OCCUPATION	HOW LONG THERE	GR. ANNUAL SALARY
NAME & ADDRESS OF PREVIOUS EMPLOYER (if less than 2 years)			POSITION/OCCUPATION	HOW LONG THERE	OTHER INCOME (List Sources and Amounts using additional sheet if needed)
NOTE: You do not have include information about income from alimony, child support or separate maintenance payments, unless you want us to consider this income in connection with this application credit.					
CHECKING ACCOUNT/BANK	SAVINGS ACCOUNT/BANK	OTHERS			
NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	PHONE NUMBER ()	
APPLICANT'S MARITAL STATUS	<input type="checkbox"/> MARRIED	<input type="checkbox"/> SEPARATED	<input type="checkbox"/> UNMARRIED (Includes Single, Divorced, Widowed)		

PART III: Please Tell Us About Your Co-Applicant

FIRST NAME	M.I.	LAST NAME		DATE OF BIRTH	SOCIAL SECURITY
CURRENT HOME ADDRESS			CITY	STATE	ZIP CODE
HOME PHONE ()	<input type="checkbox"/> RENT <input type="checkbox"/> OWN	MORTGAGE/RENT PAYMENT \$	MORTGAGE HOLDER/LANDLORD	HOW LONG THERE	E-MAIL ADDRESS
PREVIOUS ADDRESS (IF LESS THAN 2 YEARS)			CITY	STATE	ZIP CODE
NAME & ADDRESS OF EMPLOYER			POSITION/OCCUPATION	HOW LONG THERE	BUSINESS PHONE ()
NAME & ADDRESS OF PREVIOUS EMPLOYER (if less than 2 years)			POSITION/OCCUPATION	HOW LONG THERE	NET PAY/MONTH
NAME & ADDRESS OF PREVIOUS EMPLOYER (if less than 2 years)			POSITION/OCCUPATION	HOW LONG THERE	GR. ANNUAL SALARY
NAME & ADDRESS OF PREVIOUS EMPLOYER (if less than 2 years)			POSITION/OCCUPATION	HOW LONG THERE	OTHER INCOME (List Sources and Amounts)
NOTE: You do not have include information about income from alimony, child support or separate maintenance payments, unless you want us to consider this income in connection with this application credit.					
CHECKING ACCOUNT/BANK	ACCT. #	SAVINGS ACCOUNT/BANK	ACCT. #	OTHERS	
CHECKING ACCOUNT/BANK	ACCT. #	SAVINGS ACCOUNT/BANK	ACCT. #	OTHERS	
NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	PHONE NUMBER ()	
CO-APPLICANT'S MARITAL STATUS	<input type="checkbox"/> MARRIED	<input type="checkbox"/> SEPARATED	<input type="checkbox"/> UNMARRIED (Includes Single, Divorced, Widowed)		

PART IV. Please Tell Us About Your Assets

DESCRIPTION OF ASSETS	VALUE	ENCUMBERED?	NAMES & OWNERS OF RECORD
Cash (Checking & Savings): Where?	\$		
Automobiles (Year, Make & Model)			
Cash Value of Life Insurance (Issuer, Face Value)			
Real Estate (Location & Date Acquired)			
Marketable Securities (Issuer, Type, Shares)			
Other (List)			
Total Assets \$			ASSETS OWNED: USE SEPARATE FORMS IF NECESSARY

PART V: Please Tell Us About Your Financial Obligations

LIST ALL YOUR CURRENT OBLIGATIONS, INCLUDING FINANCIAL INSTITUTIONS, DEPARTMENT STORES, CREDIT CARDS, LEASES, ALIMONY AND CHILD SUPPORT, ETC.

RESPONSIBILITY (X)		CREDITOR	ORIGINAL	CURRENT	MONTHLY PAYMENT	CHECK DEBTS TO BE PAID BY THIS LOAN
APPLICANT	CO-APPLICANT		AMOUNT	OUTSTANDING BALANCE	OR OTHER TERMS	
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
Total Debts \$						

PART VI. Declaration

If you answer "Yes" to any of the questions below 1-13, please use continuation sheet for explanation.

Questions:

- | | | | | |
|--|--|--|--|--|
| | Borrower | | Co-borrower | |
| 1. Are there any outstanding judgements against you? | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| 2. Have you declared bankruptcy within the past 7 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| 3. Have you had any property foreclosed upon, given title or deed in lieu thereof in the past 7 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| 4. Are you a party to a lawsuit? | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| 5. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?
<small>(This would include such loans as home mortgages, home improvement loans, educational loans, any mortgage, financial obligations, bond, or loan guarantee. If "Yes," details must be provided, including dates, names and addresses of lenders, FHS, VA case number, and reasons for actions).</small> | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| 6. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| 7. Are you obligated to pay child alimony, child support, or separate maintenance? | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| 8. Is any part of the down payment borrowed? | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| 9. Are you a co-maker or endorser on a note? | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| 10. Do you intend to occupy the property as your primary residence? If "Yes," answer the following question. | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| 11. Have you had an ownership interest in a property in the last three years?
a. Principal Residence [] b. Secondary Home [] c. Investment Property [] | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |

PART VII. Secured Credit

BRIEFLY DESCRIBE THE PROPERTY TO BE GIVEN AS SECURITY AND LIST NAMES AND ADDRESSES OF ALL CO-OWNERS OF PROPERTY

IF THE SECURITY IS TO BE REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (IF ANY)

PART VIII. Acknowledgement and Agreement

I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below. The undersigned hereby acknowledge that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

CERTIFICATION

The information contained in this application is provided for the purpose of obtaining or maintaining credit with Pacific Islands Development Bank (PIDB). The undersigned understands that PIDB is relying on the information provided herein in deciding to grant or continue credit. The undersigned represents and warrants that the information provided is true and complete and that PIDB may consider this information as continuing to be true and correct until a written notice of change is given to the bank by the undersigned. Pacific Islands Development Bank is authorized to make all inquiries it deems necessary to verify the accuracy of the information provided in this application, and to determine your creditworthiness.

Signature _____
Applicant

Date _____

Signature _____
Co-Applicant

Date _____