



Pacific Islands Development Bank CONSUMER LOAN APPLICATION FORM

Amount of Loan Requested: _____	Loan Term Requested: _____ Years
Purpose of Loan: _____ <small>(Please note that "Personal" or "Other" is not acceptable as Purpose of Loan)</small>	
If for auto/boat purchase: Year: _____ Make: _____ Model: _____ VIN/ID#: _____ Seller: _____ Purchase Price: _____	

PART A: PERSONAL INFORMATION					
	Applicant			Co-Applicant (Not applicable)	
				Co-Signer	Guarantor
Full Name					
Relation to applicant					
Social Security#					
Date of Birth	Marital Status: Married Single		Marital Status: Married Single		
Date of Birth	Gender: Male Female		Gender: Male Female		
Home Address	Rent	# Years	Rent	# Years	
	Own		Own		
Mailing Address <small>(if different from above)</small>					
Prior Home Address <small>(if less than 2 yrs at current)</small>	Rent	# Years	Rent	# Years	
	Own		Own		
Phone (Home)					
Phone (Mobile)					
Phone (Work)					
Primary Email					
Current Employer					
Current Job Title	#Years:		#Years:		
Employer Address					
Employer Phone #					
Gross Salary <small>(check mark frequency)</small>	Annual Biweekly	Monthly Other	Annual Biweekly	Monthly Other	
Prior Employer <small>(if less than 2 yrs at current)</small>					
Prior Job Title <small>(if less than 2 yrs in current)</small>					
Prior Job Address					
Other income <small>(list sources & amounts)</small>					
Name of nearest relative not living with you, relationship to you					
Above relative's phone #					

Citizenship: _____

PART B: DECLARATIONS		Applicant		Co-Applicant	
Please check mark either Yes or No to answer the following the questions.					
Are you a guarantor/co-maker/endorser for any other outstanding debt?		Yes	No	Yes	No
Are there any lawsuits or judgments against you?		Yes	No	Yes	No
Are you a party to any lawsuit?		Yes	No	Yes	No
Have you ever filed for bankruptcy?		Yes	No	Yes	No
Have you ever had any property foreclosed upon or repossessed?		Yes	No	Yes	No
Are you currently in default/delinquent on any outstanding debt, loan guarantee, or other obligation?		Yes	No	Yes	No
Are you obligated to pay child support or alimony?		Yes	No	Yes	No
If loan request is for a purchase and down payment is required, is any part of the down payment borrowed?		Yes	No	Yes	No

PART C: INFORMATION ON PERSONAL ASSETS					
Please tell us the value of assets owned by the applicant and co-applicant and, for each, whether or not the asset is mortgaged or pledged as security for another loan or obligation. Check mark next to the asset that may secure the loan requested. For a TCD account, please indicate the Time Deposit account number and financial institution at which you have the account. For automobiles and boats, please indicate its year, make and model. For real estate assets, please indicate the date the property was acquired and the location of the property.					
Type	Applicant		Co-Applicant		
	Value (\$)	Mortgaged/Pledged?	Value (\$)	Mortgaged/Pledged?	
Cash		Yes No		Yes	No
Checking account # _____ @ _____		Yes No		Yes	No
Savings account # _____ @ _____		Yes No		Yes	No
TCD account # _____ @ _____		Yes No		Yes	No
Automobile(s):					
Year: Make: Model:		Yes No		Yes	No
Year: Make: Model:		Yes No		Yes	No
Real Estate:					
Date Acquired: Location:		Yes No		Yes	No
Date Acquired: Location:		Yes No		Yes	No
Marketable Securities (Stocks/Bonds)		Yes No		Yes	No
Cash Value of Life Insurance		Yes No		Yes	No
Others (specify):					
		Yes No		Yes	No
		Yes No		Yes	No
		Yes No		Yes	No
		Yes No		Yes	No
TOTALS:					

PART D: INFORMATION ON FINANCIAL OBLIGATIONS

Please list all current obligations of the Applicant and Co-Applicant, including financial institutions, department stores, retailers, credit cards, leases, alimony, child support, etc. Check mark next to the creditor who will be paid using funds from this loan if approved. Do not check mark otherwise. Provide the original amount of the debt, the amount outstanding as of the date of the application, and the required regular payment amount or amount paid each month.

Applicant				Co-Applicant			
Creditor Name (check mark if to be paid by this loan)	Original Amount	Outstanding Amount	Monthly Payment Amount	Creditor Name (check mark if to be paid by this loan)	Original Amount	Outstanding Amount	Monthly Payment Amount
TOTALS:				TOTALS:			

PART G: 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 individual(s) understand(s) that PIDB is relying on the information provided herein in deciding to grant or continue credit. The undersigned individual(s) represent(s) and warrant(s) 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 PIDB by the undersigned individual(s). PIDB, its servicers or collectors, successors, and/or assigns, are hereby authorized to make all inquiries it deems necessary to verify or re-verify the accuracy of the information provided in this application, at any time, or obtain any information relating thereto, for any legitimate purpose through any source, including a source named in this application or consumer reporting agency, and to determine creditworthiness. The undersigned individual(s) have read and understood this disclosure as evidenced by my/our signature(s) below.

Applicant's Signature

Date

Co-applicant's Signature

Date

Pacific Islands Development Bank is an Equal Opportunity Lender, Provider, and Employer.