

CONSUMER CREDIT APPLICATION



TYPE OF LOAN

Auto Other: _____
 Boat Home Equity Loan HELOC or HE loans: please provide prop. address
 RV Home Equity Line _____
 Unsecured _____

TYPE OF APPLICATION

Application for individual credit Application as co-signer for _____
 Application for joint credit _____
Please initial here Name of co-applicant or co-signer

If home equity product is requested for a property other than the primary residence, please indicate property address:

Address _____ City _____ State _____ Zip code _____

Amount of credit requested \$ _____	Purpose of loan _____	No. of months _____	Desired repayment date _____
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APPLICANT

Name _____ Birth date _____ Social Security Number _____ Home phone _____ No. dependents _____
 Home address _____ City _____ State/Zip _____ How long? _____
If you reside in Oregon or Alaska and are applying for individual unsecured credit only, DO NOT complete this section or spouse's section.
 Married
 Separated
 Unmarried
(single, widowed, divorced)
 Previous address _____ City _____ State/Zip _____ How long? _____

Drivers lic. no./State/Exp. date _____ Under what other name(s) have you established credit? _____ Name & address of personal reference _____ Phone _____
 Name & address of nearest relative _____ Phone _____ Name & address of personal reference _____ Phone _____

EMPLOYMENT

Employer or firm name _____ Business Address/City _____ How long? _____ Position _____ Phone _____
 Employer or firm name _____ Business Address/City _____ How long? _____ Position _____ Phone _____

INCOME

(You do not have to list income from alimony, child support or maintenance unless you want us to consider it for the purpose of this loan or "issuing a visa card.")

Your gross income _____ Total take-home income _____ Other income _____ Source of other income _____

CO-APPLICANT OR SPOUSE

If you are married, complete section below if: (1) you reside in Washington State, or (2) your spouse will use this account or will be contractually liable on it, or (3) you are relying on your spouse's income to pay this debt.

Name _____ Birthdate _____ Social Security Number _____ Home phone _____
 Home address _____ City _____ State _____ Zip _____ How long? _____
 Previous address _____ City _____ State _____ Zip _____ How long? _____
 Drivers lic. no./State/Exp. date _____ Under what other name(s) have you established credit? _____ Name & address of personal reference _____ Phone _____
 Name & address of nearest relative _____ Phone _____ Name & address of personal reference _____ Phone _____

EMPLOYMENT

Employer or firm name _____ Business Address/City _____ How long? _____ Position _____ Phone _____
 Employer or firm name _____ Business Address/City _____ How long? _____ Position _____ Phone _____

INCOME

(You do not have to list income from alimony, child support or maintenance unless you want us to consider it for the purpose of this loan or "issuing a visa card.")

Your gross income _____ Total take-home income _____ Other income _____ Source of other income _____

- Are you interested in Credit Life and Disability Insurance coverage from the bank for this loan request? Yes No
- Are there any unsatisfied judgements against you? Yes No \$ _____
- Have you been declared bankrupt in the last 10 years? Yes No _____
- Have you ever voluntarily surrendered or had an auto, appliance or any other item repossessed? Yes No **If answer is yes**, explain what, when and full details on separate sheet and attach to this application.

I authorize you to obtain such information as you may require concerning the statements made in this application and agree that the application shall remain the property of Cascade Bank, whether it is approved or not. I hereby certify that all statements in this application, including the information furnished by me are true and complete and are made for the purpose of obtaining credit. I further agree to submit such additional information concerning my financial status as you may request, and further consent to information concerning this application or this account being given to credit reporting agencies or other creditors.

IF THIS APPLICATION IS FOR A HOME EQUITY LOAN OR A HOME EQUITY LINE OF CREDIT: My signature below acknowledges that I have received and read the Home Equity Booklet and Consumer Handbook on Adjustable Rate Mortgages and understand the disclosures contained therein.

IMPORTANT INFORMATION ABOUT OPENING AN ACCOUNT: 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 opens an account. What this means for you: When you 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.

PLEASE COMPLETE THE NEXT PAGE OF THIS FORM BEFORE SIGNING BELOW. TWO SIGNATURES BELOW ATTEST TO OUR INTENT TO JOINTLY APPLY FOR CREDIT.

Date _____	Signature _____ X	Date _____	Signature _____ X
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