



Loan Application

(HMDA)

6 months - Same as Cash*!!

90 days no payments no interest. Principal balance is due at 90 day maturity.

*Interest will be charged to the loan from the original funding date if the principal balance is not paid in full by 90 days. Principal and interest payments will begin the 4th month and will be amortized over a maximum of 21 months.

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This application requests your name, address, date of birth, and tax identification number. We may also ask to see your driver's license or other identifying documents.

Form with fields: Date, Purpose of Loan, Application for: Vendor Name, Amount Applied for, Individual Credit, Joint Credit, Name of Applicant, Social Security Number, Birth Date, Home Phone #, Home Address, City, State, Zip Code, County, Years at this address, Employer, Occupation, How Long, Emp. Phone, Gross Annual Income, Marital Status, Bank Name, Checking, Savings.

Complete below for Joint Application (Completion of co-applicant section implies intent for joint credit). Fields: Name of Co-Applicant, Social Security Number, Birth Date, Home Phone #, Employer, Occupation, How Long, Emp. Phone, Gross Annual Income.

Alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not choose to have it considered as a basis for repaying this loan. Fields: Source, Received Since When?, Monthly Amount, When Will Income Cease?.

Mortgage information fields: First Mortgage Holder, Present Balance, Monthly Pmt., Estimated Present Value of Your Home, Second Mortgage Holder, Balance, Monthly Pmt., Circle Property Type, Original Purchase Price.

The following information is requested by the Federal Government if this loan is related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity, fair housing laws, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish it, under federal regulations the lender is required to note race and sex on basis of visual observation. If you do not wish to furnish this, please initial below:

Applicant: I do not wish to furnish this information Co-Applicant: I do not wish to furnish this information

Ethnicity, Race or National Origin, Sex fields for both Applicant and Co-Applicant.

The selection of a Contractor or Dealer, acceptance of materials used and work performed is the borrower's responsibility. Institution does not guarantee the materials, workmanship, or inspect the work performed. I/We certify that the above statements are true, accurate, and complete to the best of my/our knowledge and belief. This application shall remain the property of the lending institution to which submitted for the purpose of obtaining a loan. I/We hereby consent to and authorize the lending institution, after the giving of reasonable notice, to enter the improved property for the purpose of determining that the improvements specified in this application have been completed. I/We hereby consent to and authorize you to make the necessary credit investigation for the purpose of obtaining credit.

ALL PARTIES SIGNING THIS AUTHORIZATION ARE AFFIRMING THEIR INTENT TO APPLY FOR THE TYPE OF CREDIT NOTED ABOVE.

Signature and Date lines for Applicant and Co-Applicant.

INSERT LOGO

Business Name American Fence
Sales Rep
Phone Number
Fax Number

American National Bank
Member FDIC/ Equal Housing Lender

Banker Name: Steve Carroli
Address: 14545 W Center Rd Omaha, NE
Phone Number: 402-255-5129
Fax Number: 402-758-1309