



# CHEYENNE STATE BANK

101 West 19th Street ♦ Post Office Box 447 ♦ Cheyenne, Wyoming 82003  
 307-634-8844 ♦ Fax 307-634-3110

CREDIT APPLICATION					
<b>IMPORTANT APPLICANT INFORMATION:</b> Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one of more forms of identification to fulfill this requirement. In some instances, we may use outside sources to confirm the information. This information you provide is protected by our privacy policy and federal law.					
<b>Credit Requested Is:</b> <input type="checkbox"/> HELOC <input type="checkbox"/> HOME EQUITY LOAN <input type="checkbox"/> LOTS					
<b>TYPE OF CREDIT REQUESTED</b> IMPORTANT: Check the appropriate boxes below and completed the applicable sections.					
<input type="checkbox"/> INDIVIDUAL CREDIT – relying solely on my income or assets <input type="checkbox"/> JOINT CREDIT – We intend to apply for joint credit (initials)      _____					
Amount Requested:			Description of Collateral Offered:		
Purpose of Credit Request:					
SECTION A – INDIVIDUAL APPLICANT INFORMATION					
Name (last, first, middle)				Email:	
DOB	Phone No.	DL Number	Social Security No.	No. Dependents	Ages of Dependents
Address (street, city, state, & zip)				Do you: <input type="checkbox"/> Own <input type="checkbox"/> Rent	How long?
Previous Address (street, city, state, & zip) (complete if less than 3 years at present address)				Do you: <input type="checkbox"/> Own <input type="checkbox"/> Rent	How long?
Employer (Company name & address)					How long?
Business Phone:		Position or Title		Salary per month	
Previous Employer (Company name & address)					How long?
Name & Address of nearest relative not living with you:				Relationship	Phone Number
Alimony, Child Support, or separate maintenance income (optional)					
SECTION B – JOINT APPLICANT OR OTHER PARTY INFORMATION					
Name (last, first, middle)				Email:	
DOB	Phone No.	DL Number	Social Security No.	No. Dependents	Ages of Dependents
Relationship to Applicant:		Address (street, city, state, & zip)			
Employer (Company name & address)					How long?
Business Phone:		Position or Title		Salary per month	
Previous Employer (Company name & address)					How long?
Alimony, Child Support, or separate maintenance income (optional)					

**SECTION D – ASSET & DEBT INFORMATION**

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Another person. Please mark Applicant related information A. If section B was not completed, only give information about the Applicant in this section

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCT IS CARRIED	SUBJECT TO DEBT?	VALUE	
Checking account Numbers (where)				
Savings Account Numbers (where)				
Certificate of Deposits (where)				
Marketable Securities (issuer, type, no. of shares)				
Real Estate (locations, date acquired)				
Life Insurance (issuer, face value)				
Automobiles (year, make, model)				
Other (list)				
<b>Total assets</b>				
CREDITOR	ACCOUNT #	NAME IN WHICH THE ACCT IS CARRIED	PRESENT BALANCE	MONTHLY PAYMENTS
Landlord or Mortgage			Omit rent	
Automobiles (year, make, model)				
Alimony/Child Support/Separate Maintenance Owed to				
Job related Expense				
<b>Total Debts</b>				

Complete the following information about both the Applicant and Joint Applicant or other person (if applicable)

Are you obligated to make Alimony, Support or Maintenance Payments?    No            Yes  
 If YES, to (name & address) \_\_\_\_\_ amt per month \$ \_\_\_\_\_

Are you a co-maker, endorser, or guarantor on any loan or contract?    No            Yes    for whom? \_\_\_\_\_ to whom? \_\_\_\_\_

Are there any unsatisfied judgments against you?    No            Yes    to whom owed? \_\_\_\_\_ amount? \$ \_\_\_\_\_

Have you been declared bankrupt in the last 10 years?    No            Yes    Where \_\_\_\_\_ Year? \_\_\_\_\_

**SECTION E – INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname, if you do not wish to furnish the information, please check the box below.

<b>Borrower</b> <input type="checkbox"/> I do not wish to furnish this information	<b>Co-Borrower</b> <input type="checkbox"/> I do not wish to furnish this information
<b>Ethnicity</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> African American <input type="checkbox"/> Asian	<b>Race</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> African American <input type="checkbox"/> Asian
<b>Sex</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex</b> <input type="checkbox"/> Female <input type="checkbox"/> Male
<b>Marital Status</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (divorced, widowed)	<b>Marital Status</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (divorced, widowed)

I/We hereby apply for the loan or credit described in this application. I/we certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/we agree that any property securing the loan or credit will not be used for any illegal or restricted purposes. Lender is authorized to verify with other parties and to make any investigation of my/our account. I/we understand that the Lender will retain this application and any other credit information the lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to the lender, but also to any insurer of the loan and to any investor to whom, the lender may sell all or any part of the loan. I/we further authorize the lender to provide to any such insurer or investor any information and documentation that may request with respect to my/our application, credit or loan. By signing below, I authorize the lender to check my credit and employment history and to answer questions others may ask the lender about my credit record with the lender. I understand that I must update my/our credit information at the lenders request if my financial condition changes.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date

## APPRAISAL NOTICE

Lender may order an appraisal to determine the property's value and charge Applicant for this appraisal. Lender will promptly give Applicant a copy of any appraisal, even if the loan does not close.

Applicant can pay for an additional appraisal for Applicant's own use at Applicant's own cost.

By signing below, Applicant acknowledges receipt of this Appraisal Notice.

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Applicant

Date

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Co-Applicant

Date