

Consumer Loan Application

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.

Indicate the type of credit account for which you wish to apply:

Individual Credit Joint Credit

Type of Credit Applied For

Loan Type (Vehicle, Motorcycle, Recreational Vehicle, Personal Unsecured Loan or Unsecured line of credit):		
Purpose of Loan:		
Loan Amount: \$	Repayment Term (In Months):	Interest Rate:
Collateral Securing Loan: <input type="checkbox"/> Vehicle (Year, Make, Model):	Mileage:	

Applicant Information

Marital Status: Do not complete if this application is for individual unsecured credit unless responding party resides in a community property state or is relying on property located in such a state for repayment of the credit requested: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)					
Full Name		Birth Date		Social Security No.	
Home Phone		# of Dependents	Dependent(s) year of Birth	Email Address	
Current Address			Years There	Previous Address (if current less than 2 years)	
Name and address of reference not living with you			Relationship		Phone
Current Employer Name and Address		Occupation	Hire Date	Annual Gross Income	Office Phone / Ext
				\$	
Previous Employer Name & Address (if current less than 2 years)		Occupation	Hire Date	Annual Gross Income	Office Phone / Ext
				\$	
Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.					
Other Income Source 1		Start Date	Annual Gross Income	Other Income Source 2	
			\$		
Other Income Source 2		Start Date	Annual Gross Income		
			\$		
Housing Expense		Landlord/Mortgage Co. Name	Monthly Payment/Rent/Expenses	Balance	Do you pay Association or Condo Fees?
<input type="checkbox"/> Own <input type="checkbox"/> Rent					
<input type="checkbox"/> Other		\$	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$
Immigration Status: Are you a: <input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Other?					
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below:					
Alimony per Month \$		Child Support per Month \$		Separate Maintenance Payment per Month \$	

Other Applicant Information

Check the boxes which applies: <input type="checkbox"/> Co-Applicant Check here if the Co-Applicant is your Spouse: <input type="checkbox"/>					
<input type="checkbox"/> Co-Signer (personal unsecured loan only)					
Complete for joint credit or if you live in a community property state: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)					
Full Name		Birth Date		Social Security No.	
Home Phone		# of Dependents	Dependent(s) year of Birth	Email Address	
Current Address			Years There	Previous Address (if current less than 2 years)	
Name and address of reference not living with you			Relationship		Phone

Other Applicant Information (continued)

Current Employer Name and Address		Occupation	Hire Date	Annual Gross Income	Office Phone / Ext
				\$	
Previous Employer Name & Address (if current less than 2 years)		Occupation	Hire Date	Annual Gross Income	Office Phone / Ext
				\$	
Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.					
Other Income Source 1	Start Date	Annual Gross Income	Other Income Source 2	Start Date	Annual Gross Income
		\$			\$
Housing Expense	Landlord/Mortgage Co. Name	Monthly Payment/Rent/Expenses	Balance	Do you pay Association or Condo Fees?	
<input type="checkbox"/> Own <input type="checkbox"/> Rent					
<input type="checkbox"/> Other		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$	
Immigration Status: Are you a: <input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Other?					
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below					
Alimony per Month \$		Child Support per Month \$	Separate Maintenance Payment per Month \$		

CURRENT ASSETS

Please attach additional sheet(s) if more space is required for the Current Assets section.

DESCRIPTION OF ASSET	OWNER NAME(S)	SUBJECT TO LIEN:	VALUE
TOTAL ASSETS			

OUTSTANDING DEBTS

The following are all of the loans or debts you presently owe, including charge accounts, installment contracts, credit cards, rents, mortgages, alimony, child support, and separate maintenance payments you are obligated to make. **Please attach additional sheet(s) if more space is required.**

Use the first column (Applicant Code) to indicate whether the debt is the responsibility of the Applicant (A), Co-Applicant (C), or Joint Applicants (J).

APPLICANT CODE	NAME OF CREDITOR	ACCOUNT NUMBER	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENTS	Check box if to be paid from proceeds
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
	TOTAL DEBTS					

Additional Questions/Information *(please answer the following questions)*

How did you hear about this loan program?			
During the next six months do you or any co-applicant expect a change in your: <input type="checkbox"/> employer <input type="checkbox"/> residence <input type="checkbox"/> financial situation			
Are you a guarantor or co-maker of any leases, contracts, or debts?	Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No
Are you currently a party in a lawsuit or other legal action?	Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been declared bankrupt in the last 10 years?	Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No

SIGNATURES – Please Read and Sign Below

(If joint application, read singular pronouns in the plural.) I warrant the truth of the information contained in this application and that all statements made in this application are made for the purpose of obtaining the loan applied for. I warrant that the financial obligations I disclosed in this application and in support of this application are complete and that I have no other outstanding financial obligations of any kind, including any guarantor or cosigner liability. Lender, its agents, successors, and assigns, will rely on the information contained in this application, and I have a continuing obligation to amend and supplement the information provided in this application if any of the material facts I represented should change before closing. If I have left any spaces in this application blank, Lender, its agents, successors, and assigns, may assume the information requested is adverse. I authorize Lender, its agents, successors, assigns, and employees, to investigate and verify all information I provided to Lender, its agents, successors, and assigns. I understand that it is my sole and exclusive responsibility to determine all the tax effects of the loan and acknowledge that Lender, its agents, successors, and assigns, have not provided any tax advice to me. Lender, its agents, successors, and assigns, can give information about my loan to credit reporting agencies and others who may properly receive that information. If Lender approves this application and Lender, its agents, successors, and assigns, are required to report the amount of interest paid on the loan to the Internal Revenue Service, I understand that Lender, its agents, successors, and assigns, will report using the Social Security Number (tax identification number) shown above. I understand that if the Social Security Number is incorrect, that I may be subject to Internal Revenue Service penalties. I understand Lender, its agents, successors, and assigns, will keep this application whether or not my credit request is approved.

Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation I made in this application or in any other manner.

X		X	
Applicant	Date	Co-Applicant / Co-Signer	Date

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a consumer loan from **Capitol Federal Savings Bank** ("Lender"). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that Lender reserves the right to change the loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a loan from Lender. As part of the application process, Lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender and to any investor to whom Lender may sell my loan, and to the any guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender or any investor that purchases the loan or the guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the loan, or the guaranty insurer (if any) is appreciated.

Borrower

DATE

Borrower

DATE



CUSTOMER APPLICATION CHECKLIST

Please complete and return the items indicated below.

CONSUMER LOANS

All Loans:

_____ Complete the "Consumer Loan Application" in its entirety and return to us. Remember to sign and date the form. Complete the names, addresses and loan numbers of other creditors. Include also any rent payment and the name of the landlord.

_____ Complete, sign and date, and return the "Borrower's Certification & Authorization" form.

_____ **Full Time Hourly/Salary Income:** Copies of at least 30 days of recent pay stubs for each applicant and previous year's W-2's

_____ **Part Time Hourly/Salary Income:** Copies of at least 30 days of recent pay stubs for each applicant and previous **two** year's W-2's

_____ **Retirement/Social Security Income:** Benefit award letter, 2 years 1099's and most recent quarterly retirement statement with all attached pages

_____ **Self-Employment/Rental Income:**

_____ Two years personal tax returns with all attached schedules

_____ Year-to-date profit and loss statement for most recent quarter end

_____ Two years business tax returns with all attached schedules and K1's (if applicable)

_____ Current signed lease agreement for all rental properties

In addition, for Vehicle Loans only:

_____ The name, address and loan number of the existing lienholder. If that lienholder will be paid off with the proceeds of this loan.

_____ A copy of the purchase contract, if the vehicle is a new purchase, or a copy of the existing title if the vehicle is pre-owned. Capitol Federal may require an inspection of pre-owned vehicles.

_____ The name, address and telephone number of your insurance agent.

Picture identification is REQUIRED for ALL parties before the loan closing can be completed. This documentation cannot be expired. Remember to bring this documentation not later than at loan closing.

Thank you for requesting loan information from Capitol Federal. We look forward to the opportunity to assist with your financing needs. If you have any questions, please contact us.