



Name of Bank:
 North Valley Bank
 NVB Business Bank

CONSUMER LOAN APPLICATION

Purpose of Loan: You may apply for credit in your name alone, regardless of your marital status. Married applicants should complete the spouse section whether or not this is a joint application. This is to be an application for	Amount Requested \$
<input type="checkbox"/> Individual credit <input type="checkbox"/> Joint credit with your spouse <input type="checkbox"/> Joint credit with someone else, whose separate application is attached.	

APPLICANT	Name First Middle Initial Last <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated	Date of Birth	No. of Dependents	Social Security No.
	Current Street Address	City State Zip	Yrs. Time Here Mos.	Home Phone ()
	<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Other			
	Previous Street Address	City State Zip	Yrs. Time Here Mos.	Business Phone ()
	Current Employer	City State Zip	Yrs. Time Here Mos.	Position
	Previous Employer	City State Zip	Yrs. Time Here Mos.	Position
	Name and Address of Nearest Relative not living with you	City State Zip	Relationship	Phone ()

SPOUSE	Name First Middle Initial Last <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated	Date of Birth	No. of Dependents	Social Security No.
	Current Street Address	City State Zip	Yrs. Time Here Mos.	Home Phone ()
	<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Other			
	Previous Street Address	City State Zip	Yrs. Time Here Mos.	Business Phone ()
	Current Employer	City State Zip	Yrs. Time Here Mos.	Position
	Previous Employer	City State Zip	Yrs. Time Here Mos.	Position
	Name and Address of Nearest Relative not living with you	City State Zip	Relationship	Phone ()

Income: You do not have to reveal income from alimony, child support, or maintenance unless you wish to have it considered as a basis for repayment.

Income (Primary Job) \$	Income (Primary Job) \$	Other Gross Monthly Income \$ (Specify)
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What is Owned

Bank Name and Account Number	Balance/Market Value
Checking	\$
Checking	
Savings or Certificate	
Savings or Certificate	
Money Fund	
Stocks and Bonds (Describe below)	
IRA	
Auto 1 (Year/Make)	
Auto 2 (Year/Make)	
Residence (Primary)	
Other Real Estate (Describe on reverse)	
Cash Surrender Value Life Insurance	
Other Assets (Describe)	
Total Assets	

Owed to Others

List all Outstanding Debts.	Present Balance	Monthly Payment
Auto Loan	\$	\$
Auto Loan		
Bank Credit Cards		
Bank Credit Cards		
Bank Credit Cards		
Other Loans		
First Mortgage or Rent		
Second Mortgage Holder		
Other Mortgages or Liens on Real Estate (Describe on reverse)		
Monthly Association Dues		
All unpaid taxes (Specify)		
Other obligations (Example: Medical Bills, Insurance Payments, Child Support, Alimony)		
Total Liabilities		
Net Worth (Assets - Liabilities)		

Are you a co-signer or a guarantor on any obligations not listed on this application? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you had judgments, garnishments, or other legal proceedings against you? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you ever had anything repossessed or declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No If the answer to any of the above questions is yes, give details on a separate sheet of paper.	Please charge my NVB checking account for each Installment payment. Yes _____ (Please Print)
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Stocks and Bonds (If additional space is needed, attach a separate sheet of paper.)

No. of Shares Or Par Value	Description	Issued in Name of	Joint Tenancy Ten. In Common Comm. Property	Market Value
Are any of the above listed securities pledged to secure a debt? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, describe				Total Unlisted

Other Real Estate (I = Improved, U = Unimproved, R = Rental) (If additional space is needed, attach a separate sheet of paper.)

I U R	Address	Titles in Name of	Joint Tenancy Ten. In Common Comm. Property	Purchase Date	To Whom Payable	Cost	Estimated Value	Loan Balance	Monthly Payment
Totals									

Are any of the assets listed on this statement held under a trust agreement? Yes No Give details:

Cash Surrender Value Life Insurance

Face Amount	Beneficiary	Company
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By signing below YOU CERTIFY, AGREE TO, OR AUTHORIZE THE FOLLOWING: 1) All information provided is true and complete as of the date of this application. 2) This application is the property of NVB and need not be returned to you. 3) NVB may verify the accuracy and completeness of all information from any source NVB chooses. If you are married and applying for credit in your name alone, this authorization extends to verifying information about your spouse. 4) NVB may answer questions from and furnish information to others about NVB's credit experience with you. 5) If you are applying for a credit card or unsecured line of credit, you agree to be bound by the terms of the agreements for such credit, copies of which will be provided to you if this application is approved or if you request a copy before then. If you do not like those terms, immediately and before you use the account you will notify NVB of your nonacceptance and the account will be closed. 6) If you are applying for a joint account, any device necessary to access the account may be sent to any one of the joint applicants and applicant will be responsible for delivering those devices to all applicants. 7) If you are applying for a joint account, that each of you will have the right to use the account up to the credit limit and each of you will be liable for all amounts owing on the account whether borrowed by you or the other applicant(s) and whether the borrowing is within or beyond the credit limit. 8) If you are applying for a joint account, your liability will be joint and several.

1. **X** _____ Date _____
Applicant's Signature

2. **X** _____ Date _____
Spouse's Signature if joint application

Bank Use Only

Center #	<input type="checkbox"/> NVB Business Bank <input type="checkbox"/> North Valley Bank	Branch #
Amount	Initial Fee	<input type="checkbox"/> Paid <input type="checkbox"/> Financed
Approval	Compliance	A/P <input type="checkbox"/> Yes <input type="checkbox"/> No

Member FDIC



Anderson ■ (530) 226-2950
Cottonwood ■ (530) 226-2967
Crescent City ■ (707) 465-8900

Eureka

Downtown & Business Banking Office ■ (707) 443-8400
Eureka Mall Office ■ (707) 443-8488

Ferrdale ■ (707) 786-9522

Garderville ■ (707) 923-2152

Hayfork ■ (530) 628-5215

McKinleyville ■ (707) 839-8400

Palo Cedro ■ (530) 547-5715

Redding

Buenaventura Office ■ (530) 226-2959
Business Banking Office ■ (530) 226-0500

Churn Creek Office ■ (530) 226-2952

Country Club Office ■ (530) 226-2940

Enterprise Office ■ (530) 226-2962

Redding Office ■ (530) 226-2920

Westwood ■ (530) 226-2956

Shasta Lake ■ (530) 226-2977

Weaverville ■ (530) 623-5521

Willits ■ (707) 459-5581



Fairfield ■ (707) 429-3660
Roseville ■ (916) 783-2900
Santa Rosa ■ (707) 522-5480
Ukiah ■ (707) 467-2280
Woodland ■ (530) 668-5800

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Customer Service: **866-869-MORE** (6673)



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