

PERSONAL LOAN APPLICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW 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.

INFORMATION ABOUT CREDIT REQUEST

Please Check Appropriate Box

If you are applying for individual credit or an individual account, in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A-D. If the requested credit or account is to be secured, also complete the first part of Section F.

If you are applying for joint credit with another person or for a joint account or an account that you and another person will use, complete all Sections, providing information in Section E about the joint applicant.

We intend to apply for joint credit:

Applicant

Co-Applicant

If you are applying for individual credit or an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in Section E about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

AMOUNT OF LOAN REQUESTED \$	REQUESTED MOS. TO PAY	HAVE YOU EVER APPLIED TO US FOR A LOAN? NO YES WHEN?
PURPOSE OF LOAN		COLLATERAL OFFERED AND HOW OWNED

SECTION A – APPLICANT

NAME (Please print full name)	HOME PHONE	CELL PHONE	BIRTH DATE	SOCIAL SECURITY NUMBER
PRESENT STREET ADDRESS		YEARS THERE:	DRIVERS LICENSE NUMBER - STATE	
CITY AND STATE		ZIP	E-MAIL ADDRESS	
IMMEDIATE PREVIOUS ADDRESS		YEARS THERE:	NO. OF DEPENDENTS - LIST BY AGE	
CITY AND STATE		ZIP	ARE YOU A U.S. CITIZEN? Yes No	
TWO NEAREST RELATIVES <i>NOT</i> LIVING WITH YOU OTHER THAN A PRESENT OR FORMER SPOUSE				
NAME	ADDRESS	CITY, STATE	ZIP	PHONE

1.

2.

MY PRINCIPAL FINANCIAL INSTITUTION IS:	Checking Account No.	Savings Account No.	Cert. of Deposit	Safe Deposit	Loan
OTHER FINANCIAL INSTITUTIONS USED:	Checking Account No.	Savings Account No.	Cert. of Deposit	Safe Deposit	Loan

SECTION B – INCOME AND EMPLOYMENT

PRESENT EMPLOYER		SALARY AND WAGES \$	MONTHLY INCOME \$
EMPLOYER ADDRESS		BUSINESS PHONE	OTHER INCOME: From Whom or Describe: <i>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</i>
		DATE OF EMPLOY	
POSITION OR TITLE	SUPERVISOR		\$
PREVIOUS EMPLOYER AND ADDRESS			\$
			\$
			\$
POSITION OR TITLE	YEARS EMPLOYED	TOTAL MONTHLY INCOME	\$

Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off? No Yes (Explain in detail, use separate sheet if needed):

If you have chosen to disclose income from alimony, child support or separate maintenance, is such income pursuant to:	HOW LONG RECEIVED?	HOW OFTEN?	FROM WHOM?
Written Agreement Court Decree Other			
Have you ever been bankrupt or had any judgments or garnishments against you? No Yes When?			

Are you a co-maker, endorser, or guarantor on any loan or contract? No Yes For Whom? To Whom? Amount? \$

SECTION C – ASSETS
(Use Additional Sheet If Needed)

DESCRIPTION OF ASSET (Include Account Number, if applicable)	VALUE OF ASSET	AMOUNT OF DEBT	NAME OF OWNER(S)
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	
TOTAL ASSETS FROM ADDITIONAL SHEET	\$	\$	
TOTAL ASSETS	\$	\$	

SECTION D – LIABILITIES AND INDEBTEDNESS					
(Use Additional Sheet If Needed)					
List below all indebtedness to banks, credit unions, stores, finance companies, individuals and other creditors, including obligations to pay alimony, child support, separate maintenance, rent, mortgages, etc.					
CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	ORIGINAL DEBT	PRESENT AMOUNT OWED	COLLATERAL	MONTHLY PAYMENT
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
TOTAL LIABILITIES FROM ADDITIONAL SHEET			\$		\$
TOTALS			LIABILITIES \$		MONTHLY PAYMENTS \$
	MONTHLY DEBT TO INCOME %			ASSETS TO LIABILITIES %	

SECTION E - JOINT APPLICANT, USER OR OTHER PARTY					
(Use Additional Sheet If Needed)					
NAME <i>(Please print full name)</i>		HOME PHONE	CELL PHONE	BIRTH DATE	SOCIAL SECURITY NUMBER
PRESENT STREET ADDRESS			YEARS THERE:	DRIVERS LICENSE NUMBER - STATE	
CITY AND STATE			ZIP	E-MAIL ADDRESS	
IMMEDIATE PREVIOUS ADDRESS			YEARS THERE:	NO. OF DEPENDENTS - LIST BY AGE	
CITY AND STATE			ZIP	ARE YOU A U.S. CITIZEN? Yes No	
RELATIONSHIP TO APPLICANT			CO-APPLICANT	CO-SIGNER	GUARANTOR ENDORSER
TWO NEAREST RELATIVES <i>NOT</i> LIVING WITH YOU OTHER THAN A PRESENT OR FORMER SPOUSE					
NAME		ADDRESS		CITY, STATE	ZIP PHONE
1.					
2.					
MY PRINCIPAL FINANCIAL INSTITUTION IS:	Checking Account No.	Savings Account No.	Cert. of Deposit	Safe Deposit	Loan
OTHER FINANCIAL INSTITUTIONS USED:	Checking Account No.	Savings Account No.	Cert. of Deposit	Safe Deposit	Loan
PRESENT EMPLOYER			SALARY AND WAGES \$		Monthly Income \$
EMPLOYER ADDRESS		BUSINESS PHONE	OTHER INCOME: From Whom or Describe: <i>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</i>		
		DATE OF EMPLOY			
POSITION OR TITLE		SUPERVISOR	\$		
PREVIOUS EMPLOYER AND ADDRESS			\$		
			\$		
			\$		
POSITION OR TITLE		YEARS EMPLOYED	TOTAL MONTHLY INCOME		\$
Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off? No Yes (Explain in detail, use separate sheet if needed):					

If you have chosen to disclose income from alimony, child support or separate maintenance, is such income pursuant to:			HOW LONG RECEIVED?	HOW OFTEN?	FROM WHOM?
Written Agreement	Court Decree	Other			
Have you ever been bankrupt or had any judgments or garnishments against you? No Yes When?					
Are you a co-maker, endorser, or guarantor on any loan or contract? No Yes For Whom? To Whom? Amount? \$					

SECTION F – MARITAL STATUS					
Complete this Section ONLY if the loan requested is to be secured, or you reside in a community property state, or you are relying on property located in a community property state to repay the loan.					
APPLICANT:	Married	Separated	Unmarried (including single, divorced and widowed)	OTHER PARTY:	Married Separated Unmarried (including single, divorced and widowed)
SIGNATURES					

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not loan is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

APPLICANT SIGNATURE	CO-APPLICANT/CO-SIGNER/GUARANTOR/ENDORSER SIGNATURE <i>(Where Applicable)</i>
X _____	X _____
DATE	DATE

MORTGAGE LOAN ORIGINATOR INFORMATION		
THIS INFORMATION APPLIES TO CONSUMER LOANS SECURED BY A DWELLING (OTHER THAN HOME EQUITY LINE OF CREDIT OR CREDIT SECURED BY TIMESHARE PLAN INTEREST)		
Loan Originator's Name	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Applicant:

Lender:

**BANK OF COMMERCE
1601 W Commerce Street
PO Box 70
Duncan, OK 73534**

IMPORTANT

**DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY
READ IT AND UNDERSTAND ITS CONTENT**

Purpose.

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures.

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgment.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

APPLICANT:

X

Applicant

Date

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Applicant:

Lender:

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1601 W Commerce Street
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APPLICANT:

X

Applicant

Date