

<input type="checkbox"/> <b>Individual Credit</b> - Relying on my income or assets  <input type="checkbox"/> <b>Joint Credit</b> - We intend to apply for joint credit (initials) _____  Unsecured	<b>FBT BANK &amp; MORTGAGE</b> <b>200 West 4th Street</b> <b>Fordyce, AR 71742</b> <b>NMLS# 766443</b>	<b>Date of Application:</b> _____  Amount: _____ Purpose: _____  Repay: <input type="checkbox"/> Monthly  Payment Date Desired: _____
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**SECTION A - MILITARY STATUS**

Are you an active duty member of the Armed Forces, on active Guard or Reserve duty or a spouse or dependent of an active duty member of the Armed Forces, Guard or Reserve?      Applicant:                      Yes      No      Joint Applicant:                      Yes      No

**SECTION B - INDIVIDUAL APPLICANT INFORMATION**

Name _____	DOB _____	SS# _____
Email Address _____		
Mailing Address _____	City _____	State _____ Zip _____
Physical Address _____	City _____	State _____ Zip _____
Tel. # (home) _____	Tel. # (cell) _____	Tel. # (wk) _____
Employer (name & address) _____		Tel. # _____
Position/Title _____	How long _____	Total monthly income _____
Previous Employer _____	How Long _____	
Other Sources of Income _____	Amount per Month _____	
Name of nearest relative not living with you _____	Relationship _____	
Address _____	Tel. # _____	

**Alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

**SECTION C - JOINT APPLICANT INFORMATION**

Name _____	DOB _____	SS# _____
Email Address _____		
Mailing Address _____	City _____	State _____ Zip _____
Physical Address _____	City _____	State _____ Zip _____
Tel. # (home) _____	Tel. # (cell) _____	Tel. # (wk) _____
Employer (name & address) _____		Tel. # _____
Position/Title _____	How long _____	Total monthly income _____
Previous Employer _____	How Long _____	
Other Sources of Income _____	Amount per Month _____	
Name of nearest relative not living with you _____	Relationship _____	
Address _____	Tel. # _____	

**Alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

**SECTION E - INFORMATION ON HOME OWNERSHIP**

How long have you owned your home: \_\_\_\_\_

List all the owners of the property reflected on the deed: \_\_\_\_\_

List the improvements that you would like to do to your home: \_\_\_\_\_

**SECTION G - AUTHORIZATION AND CERTIFICATION**

By signing below I certify that everything I have stated in this application is correct. Lender may keep this application whether or not it is approved. By signing I authorize lender to check my credit and employment history. I understand that I must update credit information with my lender at lender's request if my financial condition changes. I also certify that I am not engaged in Internet gambling and that no loan proceeds will be used for Internet gambling purposes.

**IMPORTANT - PLEASE READ CAREFULLY**

The Bank may not condition an extension of credit on either:

- 1) The consumer's purchase of an insurance product or annuity from the Bank or any of its affiliates; or
- 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

**By signing below I acknowledge that I have read, received, and understand this written insurance disclosure. I also acknowledge that this insurance disclosure was also provided to me orally by the Bank.**

Applicant's Signature _____	Date _____	Joint Applicant's Signature _____	Date _____
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**FOR BANK USE ONLY:** BY SIGNING BELOW I ACKNOWLEDGE ON BEHALF OF THE LENDER THAT AN ORAL DISCLOSURE OF INSURANCE WAS DULY MADE TO THE APPLICANT AND THAT APPLICANT ACKNOWLEDGED RECEIPT OF THE DISCLOSURE.

OFFICER INITIALS \_\_\_\_\_ DATE \_\_\_\_\_ METHOD OF WRITTEN DELIVERY:      IN PERSON      BY MAIL

# INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Applicant:

Lender:

FBT BANK & MORTGAGE  
MAIN OFFICE  
200 WEST FOURTH  
FORDYCE, AR 71742

## 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