



# Loan Application

**Application Method:** \_\_\_ Phone \_\_\_ Email \_\_\_ Internet \_\_\_ Face to Face

**Date Application Received:** \_\_\_\_\_ **Amount Requested:** \_\_\_\_\_

**Loan Purpose:** \_\_\_\_\_

\*If loan purpose is to purchase, refi or improve a residential dwelling and will be dwelling secured, collect GMI

**Type of Credit Requested:**

\_\_\_ Individual Credit – I am relying solely on my own income or assets  
(Entity: Single Borrower and all guarantors have ownership interest)

\_\_\_ Joint Credit – We are applying for joint credit with another person or entity  
(Entity: Multiple Borrowers and/or guarantors do not have ownership interest)

**Name** \_\_\_\_\_ **Name** \_\_\_\_\_

**Name** \_\_\_\_\_ **Name** \_\_\_\_\_

**AUTHORIZATION FOR RELEASE OF INFORMATION**

We obtain various financial information about you in order to provide the best products and services available to you. To process your request, we may need to request information from creditors, banks and other suppliers of information regarding your past and existing products and services.

I/We certify that I/we have applied for a loan or extension of credit from your bank. I/We understand that my/our personal and credit information may be used to determine whether or not to extend credit.

I/We voluntarily authorize and request the disclosure of my/our financial information to Arbor Bank, its affiliates and its authorized representatives to be used to process my request for financial products and services. This financial information may include authorization for an official credit check or inquiry regarding my/our creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, any matters relating to assets, liabilities and references.

I/We hereby authorize all creditors to release account and credit information, financial transaction history, or any other financial information to Arbor Bank and its affiliates.

I/We release and agree to hold Arbor Bank, its affiliates and its officers, directors, employees, agents and assigns harmless from any liability which might arise now or in the future from the release of my personal and financial information to Arbor Bank or its affiliates.

This application does not obligate the bank to make any loan even if you meet the normal standards the bank considers in determining whether to approve or deny the application. All parties signing this authorization affirm their intent to apply for the type of credit indicated above.

Applicant \_\_\_\_\_ Date \_\_\_\_\_ Applicant \_\_\_\_\_ Date \_\_\_\_\_

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