

COMMUNITY 1st BANK LAS VEGAS CONSUMER CREDIT APPLICATION

TYPE OF CREDIT REQUESTED

IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.

- SECURED INDIVIDUAL CREDIT - relying solely on my income or assets
 UNSECURED INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources.
 JOINT CREDIT

FOR CREDITOR USE

DATE _____ CLASS NO. _____
 ACCOUNT NO. _____
 APPROVED BY _____
 DECLINED BY _____

AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY <input type="checkbox"/> MONTHLY <input type="checkbox"/> _____	PROCEEDS OF LOAN TO BE USED FOR:
\$				

SECTION A – INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle)

BIRTH DATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGE OF DEPENDENTS
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ADDRESS (Street, City, State & Zip)	COUNTY	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG?
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PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address)	COUNTY	Did you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG?
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EMPLOYER (Company Name & Address)	HOW LONG?
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BUSINESS PHONE	EXT.	POSITION OR TITLE	SALARY PER MONTH	GROSS: \$	NET: \$
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PREVIOUS EMPLOYER (Company Name & Address)	HOW LONG?
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NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP	TELEPHONE NO. (Include Area Code)
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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.

Alimony, child support, separate maintenance received under: Count Order Written Agreement Oral Understanding

SOURCES OF OTHER INCOME	AMOUNT PER MONTH
	\$

Is any income listed in this Section likely to be reduced before the credit request is paid off?	Have you previously received credit from us?
<input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	<input type="checkbox"/> No <input type="checkbox"/> Yes - When?

SECTION B – JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

NAME (Last, First, Middle)

BIRTH DATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGE OF DEPENDENTS
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RELATIONSHIP TO APPLICANT (If Any)	PRESENT ADDRESS (City, State, & Zip)	HOW LONG?
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EMPLOYER (Company Name & Address)	HOW LONG?
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BUSINESS PHONE	EXT.	POSITION OR TITLE	SALARY PER MONTH	GROSS: \$	NET: \$
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PREVIOUS EMPLOYER (Company Name & Address)	HOW LONG?
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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.

Alimony, child support, separate maintenance received under: Count Order Written Agreement Oral Understanding

SOURCES OF OTHER INCOME	AMOUNT PER MONTH
	\$

Is any income listed in this Section likely to be reduced before the credit requested is paid off?	Has Joint Applicant or Other Party ever received credit from us?
<input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	<input type="checkbox"/> No <input type="checkbox"/> Yes - When?

SECTION C – MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

APPLICANT	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, and widowed)
OTHER PARTY	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, and widowed)

SECTION D – ASSET & DEBT INFORMATION

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

ASSETS OWNED (Use separate sheet if necessary)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			\$
SAVINGS ACCOUNT NUMBER(S) (where)			\$
CERTIFICATE OF DEPOSIT(S) (where)			\$
MARKETABLE SECURITIES (issuer, type, no. of shares)			\$
REAL ESTATE (location, date acquired)			\$
LIFE INSURANCE (issuer, face value)			\$
AUTOMOBILES (make, model, year)			\$
OTHER (list)			\$
TOTAL ASSETS			\$

OUTSTANDING DEBTS (Including charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)					
TOTAL DEBTS			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments? No Yes
 If yes, to (Name & Address) _____ Amount per month \$ _____

Are you a co-maker, endorser, or guarantor on any loan or contract? No Yes If yes, for whom? _____ To whom? _____

Are there any unsatisfied judgments against you? No Yes If yes, to whom owed? _____ Amount \$ _____

Have you been declared bankrupt in the last 10 years? No Yes If yes, where? _____ Year? _____

SECTION E – SECURED CREDIT Complete only if credit is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION _____

NAME & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY _____

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any). _____

SIGNATURES I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant's Signature

Date

Other Signature (Where Applicable)

Date

PERSONAL FINANCIAL STATEMENT CERTIFICATION

This financial statement is being presented to Community 1st Bank Las Vegas:

- In my name alone
- Jointly with my spouse
- Jointly with another person whose statement is attached

*Purpose of the credit request: _____

*If married, you may apply for separate credit.

*Please check your marital status below. If you are married and live in New Mexico, a community property state, Community 1st Bank ("Lender") will assume that all assets, income, and debts are community property, unless you indicated otherwise. If you are married, please provide information about your spouse and have him or her sign this Certification either as co-applicant or as non-applicants spouse.

Please check one of the following: Married Unmarried Separated

Name in Full

Social Security Number

Address (Street, City, State, Zip Code)

Spouse's Name

Social Security Number

PLEASE COMPLETE THE FOLLOWING QUESTIONS

- Have you guaranteed or endorsed the notes of any other person? Yes No If yes, please provide details: _____ *
- Do you have any other contingent liabilities? Yes No If yes, please provide details: _____ *
- Are there any suits or unpaid judgments now pending against you? Yes No If yes, please provide details: _____ *
- Have you ever filed any petition under the Bankruptcy Act? Yes No If yes, please provide details: _____ *
- Are any of the assets listed on the attached statement held under a trust agreement? Yes No If yes, please provide details: _____ *
- Are any of the assets listed on the attached statement owned by your spouse as his or her sole and separate property? Yes No If yes, please provide details: _____ *
- Are any of the assets listed on the attached statement owned with another person who is not your spouse? Yes No If yes, please provide details: _____ *

*Attach a separate sheet if necessary

PLEASE READ CAREFULLY BEFORE SIGNING

The attached document(s) are the financial statement(s) and/or tax return(s) of the undersigned as of _____, and are the most recent such documents prepared by or for the undersigned. They are furnished in connection with credit being extended or contemplated by the Lender to the undersigned or a third party and to induce the Lender to permit the undersigned to become obligated to the Lender on notes, extensions of credit, endorsements, guarantees, security agreements, overdrafts and/or otherwise.

I (We) certify and declare under penalty of perjury that the attached statements and supporting schedules both printed and written, and all future statements and schedules submitted to the Lender, give a complete and correct statement of the financial condition of the undersigned. As of the dates indicated above, the date the document is given to the Lender, the date of the statement or schedules, and as to future statements and schedules, I (we) certify that no material change in the financial condition depicted on the statements or schedules has occurred since its date, except those set forth in writing to the Lender.

The financial statement(s) and/or Tax Return(s) shall constitute a continuing representation by the undersigned and shall be constructed by the Lender to be a continuing statement of the condition of the undersigned, and to be a new and original statement of all assets and liabilities of the undersigned upon each and every transaction in and by which the undersigned hereafter becomes obligated to the Lender, until the undersigned advises the Lender in writing to the contrary.

I (We) understand that the Lender is relying on this financial statement of my (our) financial condition in making credit available to me (us). I (We) authorize the Lender or its agents to verify and check any of the information given, check my (our) credit references, verify employment and obtain one or more credit reports from time to time. I (We) also authorize the Lender or its agents to provide credit information about me (us) and my (our) accounts to others. The Lender may disclose to any other interested parties Lender's experience with this account. **I (We) agree to inform the Lender immediately of any matter, which may cause any significant change in my (our) financial condition.**

Applicant

Dated

Co-Applicant Spouse

Dated

Non-Applicant Spouse – Signature is only for certification of joint financial information

Dated

PLEASE BE SURE THE CORRECT BOX IS INDICATED AT THE TOP OF THE PAGE
Co-Applicants other than a spouse should complete a separate financial statement

Reference Sheet

Borrower's Name (s): _____ **Date:** _____, 20_____

Please provide the following information on at least three (3) references, which could be relatives or friends.

Borrower (References):	Relationship	Address	Phone #
1) _____	_____	_____	_____
2) _____	_____	_____	_____
3) _____	_____	_____	_____

Co-Borrower (References):	Relationship	Address	Phone #
1) _____	_____	_____	_____
2) _____	_____	_____	_____
3) _____	_____	_____	_____

FACTS**WHAT DOES COMMUNITY 1ST BANK LAS VEGAS DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social Security number and account balances ● credit history and payment history ● overdraft history and transaction or loss history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Community 1st Bank Las Vegas chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community 1st Bank Las Vegas share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 505-425-7584 or go to www.cfblv.com
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Who we are

Who is providing this notice?	Community 1st Bank Las Vegas
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What we do

How does Community 1st Bank Las Vegas protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Community 1st Bank Las Vegas collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● apply for a loan or make a wire transfer ● open an account or show your driver's license ● deposit money <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes – information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Community 1st Bank Las Vegas has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Community 1st Bank Las Vegas does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Our joint marketing partners include Texas Independent Bank, a credit card company.</i>

Other important information

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