

JACKSON PARISH BANK

201 JIMMIE DAVIS BLVD. • P. O. BOX 640
 JONESBORO, LOUISIANA 71251
 PHONE (318) 259-4406 • FAX (318) 259-4440

NOTE: ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYMENT OF THIS OBLIGATION APPLIED FOR.

CONSUMER CREDIT APPLICATION

TYPE OF CREDIT REQUESTED

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

APPLICANT

CO-APPLICANT

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) | | | | NAME (Last, First, Middle) | | | |
| BIRTHDATE | | TELEPHONE NO. | | DRIVER'S LICENSE NO. | | DRIVER'S LICENSE NO. | |
| SOCIAL SECURITY NO. | | NO. DEPENDENTS | | AGES OF DEPENDENTS | | AGES OF DEPENDENTS | |
| ADDRESS (Street, City, State & Zip) | | | | ADDRESS (Street, City, State & Zip) | | | |
| PARISH | | | | PARISH | | | |
| Years at Present Address | | | | Years at Present Address | | | |
| <input type="checkbox"/> Own <input type="checkbox"/> Rent | | | | <input type="checkbox"/> Own <input type="checkbox"/> Rent | | | |
| PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than two years at present address) | | | | PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than two years at present address) | | | |
| PARISH | | | | PARISH | | | |
| Years at This Address | | | | Years at This Address | | | |
| <input type="checkbox"/> Own <input type="checkbox"/> Rent | | | | <input type="checkbox"/> Own <input type="checkbox"/> Rent | | | |
| EMPLOYER (Company Name & Address) | | | | | | | |
| HOW LONG | | BUSINESS PHONE | | POSITION OR TITLE | | | |
| SUPERVISOR OR HRD | | NATURE OF BUSINESS | | | | | |
| SALARY PER MONTH | | | | SALARY PER MONTH | | | |
| GROSS: \$ | | NET: \$ | | GROSS: \$ | | NET: \$ | |
| SOURCES OF OTHER INCOME PER MONTH | | | | SOURCES OF OTHER INCOME PER MONTH | | | |
| Is this income likely to be reduced before the credit requested is paid off? | | | | Is this income likely to be reduced before the credit requested is paid off? | | | |
| <input type="checkbox"/> Yes <input type="checkbox"/> No Explain: _____ | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No Explain: _____ | | | |
| NAME, ADDRESS & PHONE OF NEAREST RELATIVE NOT LIVING WITH YOU | | | | | | | |

GUARANTORS OR ENDORSERS

| | | | | | | | | | | | |
|---------------------------------------------------------------------------------------------------|--|---------------|--|----------------------|--|------------------------------------------------------------------------------|--|--------------------------|--|------------------------------------------------------------|--|
| NAME (Last, First, Middle) | | | | | | | | | | | |
| BIRTHDATE | | TELEPHONE NO. | | DRIVER'S LICENSE NO. | | SOCIAL SECURITY NO. | | NO. DEPENDENTS | | AGES OF DEPENDENTS | |
| ADDRESS (Street, City, State & Zip) | | | | | | PARISH | | Years at Present Address | | <input type="checkbox"/> Own <input type="checkbox"/> Rent | |
| PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than two years at present address) | | | | | | PARISH | | Years at Present Address | | <input type="checkbox"/> Own <input type="checkbox"/> Rent | |
| EMPLOYER (Company Name & Address) | | | | | | | | | | | |
| BUSINESS PHONE | | | | POSITION OR TITLE | | | | SUPERVISOR OR HRD | | NATURE OF BUSINESS | |
| SALARY PER MONTH | | | | | | Is this income likely to be reduced before the credit requested is paid off? | | | | | |
| GROSS: \$ | | | | NET: \$ | | <input type="checkbox"/> Yes <input type="checkbox"/> No Explain: _____ | | | | | |
| SOURCES OF OTHER INCOME | | | | | | SOURCES OF OTHER INCOME | | | | | |
| NAME, ADDRESS & PHONE OF NEAREST RELATIVE NOT LIVING WITH YOU | | | | | | | | | | | |

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 Married Separated Unmarried (including single, divorced, and widowed)
 CO-APPLICANT Married Separated Unmarried (including single, divorced, and widowed)

LOAN INFORMATION (Office Use Only)

| | | | | | | | | | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|---------------|--|---------------|--|-----------------|--|--------------|--|--------------------|--|
| LOAN AMOUNT | | NO. OF MONTHS | | RENEWED MONEY | | MONTHLY PAYMENT | | FIXED RATE | | FIRST PAYMENT DATE | |
| \$ | | | | | | \$ | | % | | | |
| LOAN PURPOSE | | | | | | FED. CLASS | | PURPOSE CODE | | COLL. CODE | |
| DESCRIPTION OF COLLATERAL | | | | | | | | | | | |
| SECURED COLLATERAL TO BE: <input type="checkbox"/> SEPARATE PROPERTY OF APPLICANT (Property acquired prior to marriage or individually inherited by or donated to applicant during marriage.) <input type="checkbox"/> SEPARATE PROPERTY OF APPLICANT (Property acquired by applicant during marriage) | | | | | | | | | | | |

BANK INFORMATION

| | | | |
|-------------------------|----------------|-------------|------------------|
| BANK NAME | | | |
| CHECKING ACCOUNT NUMBER | BALANCE | DATE OPENED | |
| | \$ | | |
| SAVINGS ACCOUNT NUMBER | BALANCE | DATE OPENED | |
| | \$ | | |
| SAVINGS ACCOUNT NUMBER | BALANCE | DATE OPENED | |
| | \$ | | |
| ACTIVE LOANS | | | |
| ACCOUNT NUMBER | PAYMENT AMOUNT | BALANCE | ORIGINATION DATE |
| | \$ | \$ | |
| ACCOUNT NUMBER | PAYMENT AMOUNT | BALANCE | ORIGINATION DATE |
| | \$ | \$ | |

ASSETS LISTING

| | | |
|------------------------------------------|------------------|------------------|
| REAL ESTATE (Type, Location) | ESTIMATED VALUE | |
| | \$ | |
| FINANCED BY | MORTGAGE BALANCE | MONTHLY PAYMENTS |
| | \$ | \$ |
| PRINCIPAL AUTOMOBILE (Make, Model, Year) | | |
| FINANCED BY | MORTGAGE BALANCE | MONTHLY PAYMENTS |
| | \$ | \$ |

Have you ever adjudicated a bankruptcy, made a settlement with Creditors, or had any suits, judgments, garnishments, or other legal proceedings against you?

Yes No If yes, explain: _____

Are you obligated to make Alimony, Support, or Maintenance Payments? Yes No

If yes, to (Name & Address) _____

Amount Per Month \$ _____

Are you a Co-maker, Endorser, or Guarantor on any loan? Yes No

If yes, explain: _____

SIGNATURES

I certify by my signature below that the statements and information contained herein are both true and complete. By signing below I authorize Jackson Parish Bank to verify information, and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of the Bank. I agree that the application shall remain the Bank's property whether or not the loan is granted. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from this time. I further agree that as long as my relation with Jackson Parish Bank continues, I will furnish updated financial information at the Bank's request.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____

LOAN COMMITTEE/LOAN OFFICER DECISION

LOAN OFFICER: _____ Risk Rate _____

| | | | |
|-----------------|----------------------|----------------------|---------------------|
| Total Monthly | Total Monthly | Debt/Income | Debt/Income |
| Notes: \$ _____ | Net Income: \$ _____ | Before Loan: _____ % | After Loan: _____ % |

Loan Officer's Comments: _____

Approved: _____ Denied: _____

Conditions: _____

LOAN COMMITTEE:

William Jimmerson

Billy McDonald

Michael McDonald

JoAnn Teat

Woody McDonald

Mel Cohen