



PO Box 1182 Wausau WI 54402-1182

Consumer Loan Application

Thank you for applying for financing with IncredibleBank! Please see below for instructions and documents that will be helpful in completing your application.

1. Assemble the documents below.
2. Once you have finished filling out this application, save the file to your computer.
3. Go to incrediblebank.com/specialty-loans and use our secure form to upload your application and supporting documents.

For additional questions please contact

General Customer Support: 877-261-4750 or info@incrediblebank.com

Specialty Lending Support (direct line): 906-250-0873 or loans@incrediblebank.com

Supporting Documentation

The following information is needed to better understand your lending needs. Additional information may be required.

- Most recent pay stub
- Full individual tax returns for prior two years (including all schedules, statements and K-1s)
- If self-employed or owner of business, copy of company’s most current financial statement and two years of corporate tax returns
- IncredibleBank Personal Financial Statement (included in application) OR prepared personal financial statement with signed IncredibleBank Personal Financial Statement
- Copy of purchase agreement

Purpose

Loan Type: Purchase Refinance

Purchase Price:

Loan Request/Refinance Amount:

New

Used

Year	Manufacturer/Model	Length	Mileage

Notice of Intent to Apply for Joint Credit

It is important for us to understand if you are applying for joint credit.

This is an application for joint credit.

This is **NOT** an application for joint credit.

Borrower Information



The following information is required to process your loan request(s). Please complete all sections.

First Name:	Middle:	Last:			
Date of Birth:	Social Security #:	U.S. Citizen:	Yes	No	
Street Address:			Rent	Own	Other
City:	State:	Zip:	Time in Residence:		
Home Phone:	Other/Cell Phone:	Email:			
Current Employer:		Position:			
City:	State:	Zip:			
Business Phone:	Monthly Income:	Time Employed:			
Other Gross Income and Source*:	Amount:	Monthly	Yearly		
Mother's Maiden Name:					
Do you pay child support?	Yes	No	If yes, amount:		
Do you pay child alimony?	Yes	No	If yes, amount:		
Any outstanding liens or judgments against you?	Yes	No			

If you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), please provide the name and social security number of your spouse or other person who has community property rights pursuant to state law.

Spouse Name: **Social Security #:**

Co-Borrower Information

The following information is required to process your loan request(s). Please complete all sections.

First Name:	Middle:	Last:			
Date of Birth:	Social Security #:	U.S. Citizen:	Yes	No	
Street Address:			Rent	Own	Other
City:	State:	Zip:	Time in Residence:		
Home Phone:	Other/Cell Phone:	Email:			
Current Employer:		Position:			
City:	State:	Zip:			
Business Phone:	Monthly Income:	Time Employed:			
Other Gross Income and Source*:	Amount:	Monthly	Yearly		
Mother's Maiden Name:					
Do you pay child support?	Yes	No	If yes, amount:		
Do you pay child alimony?	Yes	No	If yes, amount:		
Any outstanding liens or judgments against you?	Yes	No			

If you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), please provide the name and social security number of your spouse or other person who has community property rights pursuant to state law.

Spouse Name: **Social Security #:**

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

Declarations

The following questions are required to process your consumer loan request(s).

Please attach a written explanation for any question to which you provide a YES response.



- No Yes** Is the applicant party to any lawsuit or subject to outstanding judgments?
- No Yes** Is the applicant party to any taxes or credit obligations past due?
- No Yes** Has the applicant ever filed personal bankruptcy or served as an officer or owner of a company that filed bankruptcy?
- No Yes** Is the applicant presently under indictment, probation or parole, or ever been charged or convicted for any criminal offense other than a minor vehicle violation?
- No Yes** Is the applicant a political party, a campaign, a candidate, a public official or foreign political official or an immediate family member of such an official, or a business entity formed by or for the benefit of any public official?
- No Yes** Is the applicant or an owner an employee, officer or director of River Valley Bank or River Valley Insurance?
- No Yes** Is the applicant engaged in internet gambling?

USA Patriot Act Information

Important Information About Application Processes

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 every customer. What this means to you: When you apply for a loan, 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.

Representation

The undersigned certifies that I intend to apply for credit in the manner indicated in this application and certify that everything stated in this application and on any attachment is complete and accurate. IncredibleBank, a division of River Valley Bank, may keep this application whether or not it is approved. I certify that the credit being applied for will be used for business purposes. My signature also certifies that the information on this application and all supporting documentation is true, that my intent is to apply for business purpose credit in which the use of the proceeds will not be used to secure a personal dwelling or for home improvements and that I am aware that this application is not a commitment to lend. I understand that I may be required to submit additional information to IncredibleBank, a division of River Valley Bank, in order to process this business loan request(s). My signature on this application authorizes IncredibleBank, a division of River Valley Bank, to perform an investigation into the creditworthiness of my business which may include, but is not limited to, IncredibleBank, a division of River Valley Bank, obtaining credit reporting information on each individual applicant, owner or guarantor.

Wisconsin Residents: No provision of a marital property agreement, unilateral statement under s.766.59, Wis. Stats, or a court decree under s.766.70, Wis. Stats, adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. **California Residents:** An applicant, if married, may apply for a separate account. **Maine and Tennessee Residents:** You must have physical damage insurance covering loss or damage to the vehicle for the term of the contract. For a lease, you must also have the liability insurance as described in the lease. You may purchase required insurance through any insurance agent or broker and from any insurance company that is reasonably acceptable to us. You are not required to deal with any of our affiliates when choosing an agent, broker or insurer. Your choice of a particular insurance agent, broker, or insurer will not affect our credit decision, so long as the insurance provides adequate coverage with an insurer who meets our reasonable requirements. **New Hampshire Residents:** If you are applying for a balloon payment contract, you are entitled, if you ask, to receive a written estimate of the monthly payment for refinancing the balloon payment in accord with the creditors existing refinance programs. You would be entitled to receive the estimate before you enter into a balloon payment contract. A balloon contract is an installment sales contract with a final scheduled payment that is at least twice the amount of one of the earlier scheduled equal periods installment payments. **New York Residents:** In connection with your application for credit, a consumer report may be obtained from a consumer reporting agency (credit bureau). If credit is extended, the party or parties extending credit or holding such credit may order additional consumer reports in connection with any update, renewal or extension of the credit. If you ask, you will be told whether a consumer report was requested and, if so, the name and address of any consumer reporting agency (credit bureau) from which such credit report was obtained. **Ohio Residents:** Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Rhode Island Residents:** Consumer reports may be requested in connection with this application. Buyer has the right of free choice in selecting an insurer to provide insurance required in connection with this transaction subject to our reasonable approval in accordance with applicable law. **Vermont Residents:** You authorize us and any financial institution with which this credit application is shared, and each of their respective employees or agents, to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that they may deem necessary or appropriate in evaluating your credit application. If your credit application is approved and credit is granted, you also authorize the parties granting credit or holding your account, and their respective employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

Click here to view the [IncredibleBank Privacy Policy](#)

Borrower Name:

I understand that checking this box constitutes a legal signature confirming that I acknowledge and agree to the above terms.

Co-Borrower Name:

I understand that checking this box constitutes a legal signature confirming that I acknowledge and agree to the above terms.

Member

Personal Financial Statement



Check this box to indicate you will be attaching a previously drafted personal financial statement. If so, please fill out your name, date, and check the box at the bottom of the page representing your signature.

Name(s):

Financial Statement as of

If you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), list all debts, accounts, and obligations of your spouse or other person who has community property rights pursuant to state law. Unless you indicate otherwise, obligations of each person having community property rights pursuant to state law are considered community liabilities.

Assets

Cash on hand and in banks Amount

Deposit on RV being purchased (if already made) Total \$

Marketable stocks & securities/brokerage accounts Value

Retirement Accounts (IRAs/401K, etc.) Total \$

Real Estate - Address (Percent Ownership, Monthly Rental Income, Year Purchased) Current Value

Automobiles/RVs Current Value

Business Investments Current Value

Cash Value of Life Insurance Current Value

Other Assets/Description (Trust, Restricted Stocks, Business Value) Amount

Total \$
Total Assets \$

Liabilities

Credit Cards Monthly Payment Balance Outstanding

Real Estate Loans (Lender Name) Monthly Payment Balance Outstanding

Automobile/RV Loans Monthly Payment Balance Outstanding

Other Liabilities (Type/Description/Lender) Monthly Payment Balance Outstanding

Total \$
Total Assets \$

Representations and Warranties: I/We hereby certify that the information contained in the completed or attached financial statement (the "Financial Statement") is provided to induce IncredibleBank ("IB") to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that IB is relying upon the information provided in the Financial Statement in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided in the Financial Statement is true, correct and complete. Each of the undersigned agrees to notify IB immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in the Financial Statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to IB. In the absence of such notice or a new and full written statement, the Financial Statement should be considered as a continuing statement and substantially correct. If the undersigned fail to notify IB as required above, or if any of the information in the Financial Statement should prove to be inaccurate or incomplete in any material respect, IB may declare the indebtedness of the undersigned and/or indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. IB is authorized to make all inquiries IB deems necessary to verify the accuracy of the information contained in the Financial Statement and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give IB any information it may have on the undersigned. Each of the undersigned authorizes IB to answer questions about IB's credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to IB is outstanding, the undersigned shall supply IB an updated financial statement as requested. The Financial Statement and any other financial or other information that the undersigned give IB shall be IB's property. This certification is binding upon each of the undersigned and is for the benefit of IB, its successors and assigns.

Borrower Name:

I understand that checking this box constitutes a legal signature confirming that I acknowledge and agree to the above terms.

Co-Borrower Name:

I understand that checking this box constitutes a legal signature confirming that I acknowledge and agree to the above terms.