

Even if you've had credit problems in the past, you still deserve a great loan and personalized service. At First State Finance, we offer:

- **Consumer Loans**— Auto, boat, home improvement, and more
- **Mortgage Loans**— First and second mortgage loans



WHAT MAKES FIRST STATE FINANCE SPECIAL?

- **Our Staff**— Our staff consists of local personnel that make decisions at home
- **Our Service**— We offer fast, friendly, and professional service without all of the red tape
- **Free ACH**— An automatic payment method is simple and easy, and we offer free ACH services for your loan payments

FINANCE SERVICES OFFICES

Brownsville

111 Peachtree Plaza
731-772-8787

Cleveland

3390 Keith St. NW
423-478-0447

Columbia

1412 Trotwood Ave.
Suite 81
931-840-9755

Covington

448 Hwy. 51 N
901-475-0961

Dyersburg

Located inside First State Bank
2310 Parr Ave
731-285-2054

Milan

15423 S. First St., Ste. 114
731-686-8180

Humboldt

Located inside First State Bank
2628 North Central Ave.
731-784-9249

Jackson

462 Oil Well Road
731-664-8297

Knoxville

264 North Peters Road
Suite D
865-539-3626

Martin

Located inside First State Bank
106 University Street
731-588-0352

Murfreesboro

303 W. Main Street
615-907-6263

Union City

Located inside First State Bank
100 East Reelfoot Ave.
731-885-2237

FINANCE SERVICES



LOAN APPLICATION & CHECKLIST

- **CONSUMER LOANS**
- **MORTGAGE LOANS**

Visit www.first-state.net for more information.

More For You!
First State
FINANCE
A Subsidiary of First State Bank

Member FDIC



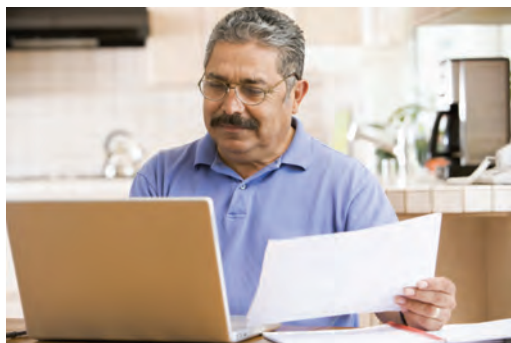
05/10-1,500

First State
FINANCE
A Subsidiary of First State Bank

LOAN APPLICATION CHECKLIST

The following checklist is provided to assist you in preparing for the loan application interview. In order to expedite your loan process, please gather this information (if applicable) prior to your appointment.

- **W2 forms (2 years) and current paystub(s)** covering most recent 30 days
- **Employment addresses (2 year history)**
- **Signed sales contract & legal description**
- **Open loans** – addresses, account numbers, balance and monthly payment
- **Real estate owned** – loan numbers, addresses, balance and monthly payment
- **Social security number(s)**
- **Self-employment or more than 25% income from bonus, commission or overtime, last 2 years tax returns with all schedules and year to date profit & loss statement or latest 6 months of bank statements (all bank accounts)**



Amount Requested	Purpose of Loan			Credit applied for <input type="checkbox"/> Joint <input type="checkbox"/> Individual	
Borrower's First Name	Last Name	Social Security Number		Date of Birth	
Street Address	City	State	Zip Code	Years at Address	
Previous Address	City	State	Zip Code	Years at Address	
Borrower Employer	Date of Hire	Occupation	Work Phone		Monthly Gross Income
Co-Borrower First Name	Last Name	Social Security Number		Date of Birth	
Street Address if Different from Borrower	City	State	Zip Code	Years at Address	
Co-Borrower Employer	Date of Hire	Occupation	Work Phone		Monthly Gross Income
Alimony, child support, or separate maintenance income need not be revealed if you do not wish it considered as a basis for repayment.					
Other Income (explain)	Borrower		Co-Borrower		Monthly Gross <input type="checkbox"/> Other Income <input type="checkbox"/>
Are you: <input type="checkbox"/> Homeowner <input type="checkbox"/> Renter <input type="checkbox"/> Live with Parent/Other	Monthly Rent/Mortgage Payment		Landlord or Mortgage Holder (name & phone)		
Make of Auto	Year	Model	Book Value	Financed <input type="checkbox"/> Yes <input type="checkbox"/> No	With Whom:
List Credit References		Monthly Payment		Balance Due	

WE INTEND TO APPLY FOR JOINT CREDIT

Borrower Signature

Co-Borrower Signature

A copy of this application will be retained by the lender, even if the loan is not granted. I/We understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014. Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me. I authorize you to send information from time to time about services that you offer. If I do not want to receive that information, then I will contact you and you will remove my name from mailing list.

Borrower Signature

Date

Co-Borrower Signature

Date