

THREE RIVERS BANK OF MONTANA CONSUMER LOAN APPLICATION

This application should be used for any consumer loan request other than for the purchase or refinance of a 1 to 4 family residence. Please do not e-mail a completed loan application, as e-mail may not be a secure method to send your personal financial information. Instead print this application, complete all applicable fields, sign and either bring it or mail it to Three Rivers Bank.

I / WE ARE APPLYING FOR CREDIT ON _____ SIGNED: _____ DATE: _____

AN INDIVIDUAL A JOINT BASIS SIGNED: _____ DATE: _____

PURPOSE OF LOAN	COLLATERAL (Pledged to secure loan)	AMOUNT REQUESTED	DESIRED PAYMENT	INSURANCE AGENT

APPLICANT INFORMATION

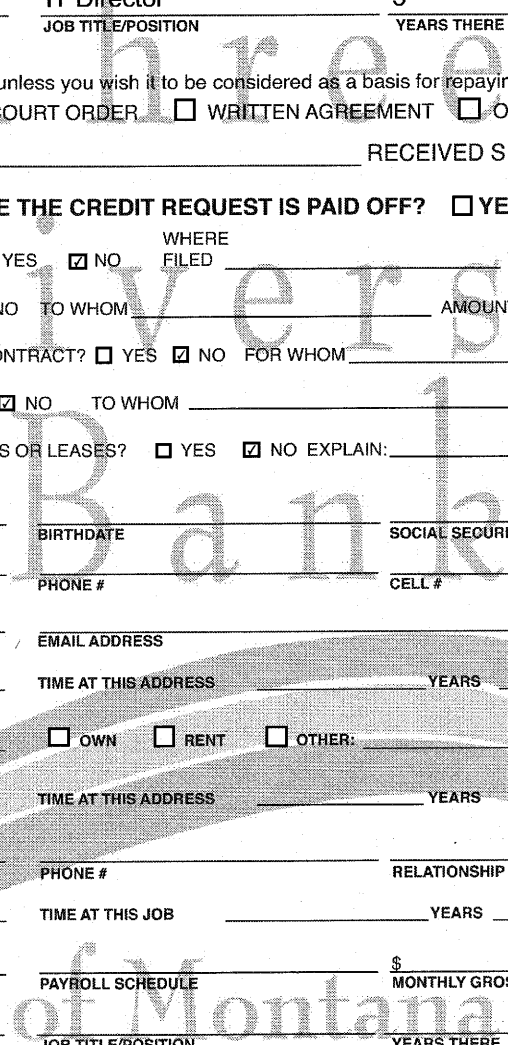
Harry Krause
 NAME
 171 Pioneer Road
 MAILING ADDRESS
 171 Pioneer Road
 STREET ADDRESS
 Kalispell, MT 5990
 CITY, STATE, ZIP
 5151 Louisville Ct Columbia, MO 65203
 FORMER ADDRESS
 MARITAL STATUS: MARRIED UNMARRIED
 AGES OF DEPENDENTS
Jon Krause
 NEAREST RELATIVE NOT LIVING WITH YOU
 Teletech
 PRESENT EMPLOYER
 CSR
 JOB TITLE/POSITION
 Glacier Park INC
 PREVIOUS EMPLOYER
 PHONE #
 Ashley Hyde
 SUPERVISOR
 406-892-2525
 PHONE #
 12/13/1955
 BIRTHDATE
 406-756-3436
 PHONE #
 hal@4hal.com
 EMAIL ADDRESS
 TIME AT THIS ADDRESS 7 YEARS _____ MONTHS
 OWN RENT OTHER: _____
 TIME AT THIS ADDRESS 4 YEARS _____ MONTHS
 PHONE # _____
 TIME AT THIS JOB 0 YEARS 10 MONTHS
 Bi Weekly
 PAYROLL SCHEDULE
 IT Director
 JOB TITLE/POSITION
 \$ 1700.00
 MONTHLY GROSS
 5
 YEARS THERE
 \$ 1300.00
 MONTHLY NET
 76000.00
 ENDING SALARY

INCOME INFORMATION

Alimony, child support or separate maintenance need not be disclosed unless you wish it to be considered as a basis for repaying this obligation.
 Alimony child support or separate maintenance received under: COURT ORDER WRITTEN AGREEMENT ORAL UNDERSTANDING
OTHER INCOME \$ _____ PER MONTH SOURCE _____ RECEIVED SINCE _____
IS ANY OF THIS INCOME LIKELY TO BE REDUCED BEFORE THE CREDIT REQUEST IS PAID OFF? YES NO
 HAVE YOU EVER DECLARED BANKRUPTCY IN THE PAST 10 YEARS? YES NO WHERE FILED _____ WHEN _____
 ARE THERE ANY UNSATISFIED JUDGMENTS AGAINST YOU? YES NO TO WHOM _____ AMOUNT \$ _____
 ARE YOU A CO-MAKER, ENDORSER OR GUARANTOR ON ANY LOAN OR CONTRACT? YES NO FOR WHOM _____
 HAVE YOU HAD ANY BAD CREDIT OVER THE PAST 7 YEARS? YES NO TO WHOM _____
 DO YOU HAVE ANY CONTINGENT LIABILITIES SUCH AS PENDING LAWSUITS OR LEASES? YES NO EXPLAIN: _____

CO-APPLICANT INFORMATION

NAME _____ BIRTHDATE _____ SOCIAL SECURITY # _____
 MAILING ADDRESS _____ PHONE # _____ CELL # _____
 STREET ADDRESS _____ EMAIL ADDRESS _____
 CITY, STATE, ZIP _____ TIME AT THIS ADDRESS _____ YEARS _____ MONTHS
 OWN RENT OTHER: _____
 FORMER ADDRESS _____ TIME AT THIS ADDRESS _____ YEARS _____ MONTHS
 MARITAL STATUS: MARRIED UNMARRIED
 AGES OF DEPENDENTS _____
 NEAREST RELATIVE NOT LIVING WITH YOU _____ PHONE # _____ RELATIONSHIP _____
 PRESENT EMPLOYER _____ PHONE # _____
 JOB TITLE/POSITION _____ SUPERVISOR _____ PAYROLL SCHEDULE _____ \$ _____ MONTHLY GROSS \$ _____ MONTHLY NET
 PREVIOUS EMPLOYER _____ PHONE # _____ JOB TITLE/POSITION _____ YEARS THERE _____ ENDING SALARY _____



ASSETS		CURRENT VALUE	LIABILITIES	MONTHLY PAYMENT	UNPAID BALANCE
CHECKING/SAVINGS ACCOUNTS AT THREE RIVERS BANK OF MONTANA ACCOUNT # 380285		50	BANK/CREDIT UNION LOANS	0	0
BOA		1000			
OTHER BANK/CREDIT UNION ACCOUNTS ACCOUNT #			CHARGE CARDS	35	3300
STOCKS/BONDS/IRA/MUTUAL FUNDS					
PENSION/401K/RETIREMENT/IRA/ SEP IRA/ROTH IRA					
VEHICLES (INCLUDE YEAR, MAKE, MODEL) LIST BELOW ↓ 2005 Ford Fivehunderd		7500	VEHICLE LENDER(S) LIST BELOW	0	
HOME 1997 Fleetwood		46500	MORTGAGE HOLDER OR RENT	0	
OTHER REAL ESTATE			OTHER REAL ESTATE PAYMENTS	0	
Life Ins. - Face Value	\$	CASH VALUE			
NET WORTH OF BUSINESS					
OTHER ASSETS (BOATS, ATV, MOTORCYCLES, CAMPERS, ETC.) JD tractor, tools, computers		11100			
Fine Art		8000			
PERSONAL PROPERTY		55000	CHILD SUPPORT OR ALIMONY PAYMENTS		
			TOTAL MONTHLY PAYMENTS		
TOTAL ASSETS (A)		\$ 129150.00	NET WORTH (A-B)	\$ 128850.00	TOTAL LIABILITIES (B) \$ 0

INSURANCE DISCLOSURE

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures:

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

By signing below, I/we acknowledge that I/we have read, have been told about the above insurance disclosure, and that I/we understand it.

Pursuant to the national privacy law that took effect July 1, 2001, I/we authorize Three Rivers Bank of Montana to obtain verification of any information needed to complete my/our loan request. This information includes but is not limited to my/our bank account, other assets, employment earnings records and the need to order a consumer credit report. I/We further authorize anyone to accept a photocopy or facsimile of this document as their authorization to release such information to Three Rivers Bank. I/We have received Three Rivers Bank's privacy statement. Three Rivers Bank may report information about my/our account to credit bureaus. Late payments, missed payments or other defaults on my/our account may be reflected in my/our credit report.