



CREDIT APPLICATION

Loan Amount: _____ First Payment Due: _____ Number of Payments: _____

Automatic Payment from Account #: _____ Insurance Agent: _____

Purpose of Loan: _____ Secured Unsecured**TYPE OF CREDIT REQUESTED:** IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections. **INDIVIDUAL CREDIT** - relying solely on my income or assets. **INDIVIDUAL CREDIT** - relying on my income or assets as well as income or assets from other sources. **JOINT CREDIT** - We intend to apply for joint credit: Initials _____

APPLICANT INFORMATION - Section A

FULL NAME (first, middle, last) _____ Date of Birth (mo, day, yr) _____ Social Security Number _____
/ / / /Street Address _____ City _____ State _____ Zip _____ Time at Address (yrs./mo) _____
/Mailing Address _____ Home Phone Listed Unlisted _____ Business Phone _____
() ()Home: Own Rent Other (explain) _____ # of Dependents _____ Ages _____Previous Street Address _____ City _____ State _____ Zip _____ Time at Address (yrs./mo) _____
/

Current Employer _____ Position or Title _____ Monthly Gross Income _____

City _____ State _____ Zip _____ How long with employer (yrs./mo) _____

Previous Employer (within last 5 years) _____ Position or Title _____ Monthly Gross Income _____

City _____ State _____ Zip _____ How long with employer (yrs./mo) _____

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: Court 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?

 No Yes (Explain)

JOINT OR OTHER PARTY INFORMATION - Section B

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.FULL NAME (first, middle, last) _____ Date of Birth (mo, day, yr) _____ Social Security Number _____
/ / / /Street Address _____ City _____ State _____ Zip _____ Time at Address (yrs./mo) _____
/Mailing Address _____ Home Phone Listed Unlisted _____ Business Phone _____
() ()Home: Own Rent Other (explain) _____ # of Dependents _____ Ages _____Previous Street Address _____ City _____ State _____ Zip _____ Time at Address (yrs./mo) _____
/

Current Employer _____ Position or Title _____ Monthly Gross Income _____

City _____ State _____ Zip _____ How long with employer (yrs./mo) _____

Previous Employer (within last 5 years) _____ Position or Title _____ Monthly Gross Income _____

City _____ State _____ Zip _____ How long with employer (yrs./mo) _____

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: Court 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?

 No Yes (Explain)

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)

BANK REFERENCES (Applicant or Co-Applicant)

Bank Reference (name and city) _____ Checking Savings Credit Line Loan

First Personal Reference/Relative (Name & Address) _____

Second Personal Reference/Relative (Name & Address) _____

OTHER INFORMATION

 Complete the following information about both the applicant and joint applicant or other person (if applicable).Have you ever filed bankruptcy? Yes No If yes, where? _____ Year? _____Are there any claims, suits or judgements against you? Yes No If yes, to whom owed? _____ Amount \$ _____Are you a co-signer or guarantor for anyone? Yes No If yes, for whom? _____ To whom? _____Are you obligated to make Alimony, Support or Maintenance Payments: Yes No

If yes, to (Name & Address) _____ Amt. per month \$ _____

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.

Description of Assets	Name in which 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)			
Automobiles (make, model, year)			
Other (List)			
TOTAL ASSETS			\$

CREDIT OBLIGATIONS

Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.

Creditor	Account Number	Name in which account is carried	Original Amount	Present Balance	Monthly Payment
Landlord or Mortgage Holder	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		\$ (OMIT RENT)	\$ (OMIT RENT)	\$
Other Credit Obligations (list)			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
TOTAL CREDIT OBLIGATIONS				\$	\$

SECURED CREDIT

Complete only if credit is to be secured. Briefly describe the property to be given as security.

Property Description

Names and 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 _____ Co-Applicant's Signature _____ Date _____
 Servicemember Yes No Servicemember Yes No

We may report information about your account to credit bureaus.
 Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

IMPORTANT — DO NOT SIGN THIS UNTIL YOU CAREFULLY READ IT AND UNDERSTAND ITS CONTENT

PURPOSE:

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.

CREDIT DISCLOSURES:

- 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.
- 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.

ACKNOWLEDGEMENT:

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

APPLICANT:

X _____
 Applicant Date

CO-APPLICANT:

X _____
 Co-Applicant Date

BY SIGNING BELOW, I ACKNOWLEDGE ON BEHALF OF THE LENDER THAT AN ORAL DISCLOSURE OF INSURANCE WAS DULY MADE TO THE APPLICANT AND THAT APPLICANT ACKNOWLEDGED RECEIPT OF THE DISCLOSURE.

LENDER:

X _____
 Authorized Signer Date

Title: _____