

# CREDIT APPLICATION

## TYPE OF CREDIT REQUESTED

IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.

If payoff of current loan(s):

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

NOTE #	PAYOFF AS OF	AMOUNT

AMOUNT REQUESTED \$	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY <input type="checkbox"/> MONTHLY <input type="checkbox"/>
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Account Requested

- Individual     Joint

We intend to apply for joint credit.

Applicant

Co-Applicant

## SECTION A - INDIVIDUAL APPLICANT INFORMATION

My full name	Social Security number	Date of birth	Number of dependents
Street address	Apartment number	Cell#	Home phone number
City	State	Zip	Years at this address
Previous street address	City	State	Zip    Years at this address
Current employer	Position or title	Monthly income \$	<input type="checkbox"/> gross <input type="checkbox"/> net
Current employer's street address	Business phone number	How long with current employer	
City	State	Zip	
Previous employer (within last 5 years)			How long with previous employer
Previous employer's street address	City	State	Zip
<input type="checkbox"/> am covered <input type="checkbox"/> am not covered by a retirement plan		In handling my account, please contact me at <input type="checkbox"/> home <input type="checkbox"/> business	
		Send statements or other communications to my <input type="checkbox"/> home <input type="checkbox"/> business	

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? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?

## SECTION B - JOINT APPLICATION OR OTHER PARTY INFORMATION

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	Social Security number	Date of birth	
Street address	Home phone number	Relationship to applicant	
City	State	Zip	Years at this address
Previous street address	City	State	Zip    Years at this address
Current employer	Position or title	Monthly gross income \$	
Current employer's street address	Business phone number	How long with current employer	
City	State	Zip	
Previous employer (within last 5 years)			How long with previous employer
Previous employer's street address	City	State	Zip
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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding			

SOURCES OF OTHER INCOME	AMOUNT PER MONTH \$
Is any income listed in this Section likely to be reduced before the credit requested is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	Has Joint Applicant or Other Party ever received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?

## SECTION C - 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)  
 OTHER PARTY     Married     Separated     Unmarried (including single, divorced, and widowed)

References: name of relative(s) not living with me.

Name	Address	Phone Number
1.	1.	1.
2.	2.	2.

Everything I have stated in this application, both above and on the reverse side, 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 have received a copy of your agreement(s) for the account(s) I am opening, and I agree to be bound by those agreements.

Applicant's signature  
X

Date

Co-applicant's signature  
X

Date

**ASSETS OWNED**

(Use separate sheet if necessary)

DESCRIPTION OF ASSETS	NAME IN WHICH THE 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)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
<b>TOTAL ASSETS</b>			\$

**OUTSTANDING DEBTS**  
(Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)					
<b>TOTAL DEBTS</b>			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

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

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

Are you a co-maker, endorser, or guarantor on any loan or contract?  No  Yes If yes, for whom? \_\_\_\_\_ To whom? \_\_\_\_\_

Are there any unsatisfied judgments against you?  No  Yes If yes, to whom owed? \_\_\_\_\_ Amount \$ \_\_\_\_\_

Have you been declared bankrupt in the last 10 years?  No  Yes If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_

**Vehicle loan information:** I will furnish you with proof of necessary insurance coverage. This coverage will have a loss payable clause in your favor.

Make and Model \_\_\_\_\_ Year \_\_\_\_\_ Vehicle identification number \_\_\_\_\_

Price (including trade-in) \_\_\_\_\_ Trade-in \_\_\_\_\_ Down payment \_\_\_\_\_ Balance \_\_\_\_\_ Liens (pledged)  
\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_  No  Yes

Seller's Name \_\_\_\_\_ Seller's phone number \_\_\_\_\_ If yes, where: \_\_\_\_\_

Insurance agent Company \_\_\_\_\_ Phone number \_\_\_\_\_ Policy number \_\_\_\_\_

**Other collateral (describe)** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Terms of Loan Commitment \_\_\_\_\_

Loan Officer Comments \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Interviewed by \_\_\_\_\_ Approved by \_\_\_\_\_