CREDIT APPLICATION

IMPORTANT: Please read these directions before completing this Application, and check (✓) the appropriate box below.

FOR CREDITOR USE

DATE _____ CLASS NO. _____
ACCOUNT NO. _____
APPROVED ☐ BY _____
DECLINED ☐ BY _____

TYPE OF CREDIT REQUESTED

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

☐ SECURED
☐ UNSECURED
☐ 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

AMOUNT REQUESTED	PAYMENT DATE DESIRED	PROCEEDS OF CREDIT TO BE USED FOR	HOW LONG?
$			

SECTION A – INFORMATION REGARDING APPLICANT

FULL NAME (Last, First, Middle)	AGE	BIRTHDATE / /	D. L. #	SOCIAL SECURITY NO.

PRESENT ADDRESS (Street, City, State & Zip)	☐ RENT ☐ OWN	RESIDENTIAL PHONE	HOW LONG AT PRESENT ADDRESS?

PREVIOUS ADDRESS (Street, City, State & Zip)	☐ RENT ☐ OWN	HOW LONG AT PREVIOUS ADDRESS?

PRESENT EMPLOYER (Company Name & Address)

HOW LONG WITH PRESENT EMPLOYER?	YOUR POSITION OR TITLE	NAME OF SUPERVISOR	BUSINESS PHONE Ext.

PREVIOUS EMPLOYER (Company Name & Address)	HOW LONG WITH PREVIOUS EMPLOYER?

YOUR PRESENT **GROSS** SALARY OR COMMISSION	YOUR PRESENT **NET** SALARY OR COMMISSION	NO. DEPENDENTS	AGES OF DEPENDENTS
$ PER	$ PER		

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

OTHER INCOME	SOURCES OF OTHER INCOME
$ PER	

Is any income listed in this Section likely to be reduced before the credit requested is paid off? ☐ No ☐ Yes (Explain)

Have you ever received credit from us? ☐ No ☐ Yes – When?	Checking Account No. ..... Where? ..... Balance ..... Savings Account No. ..... Where? ..... Balance .....

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | RELATIONSHIP | TELEPHONE NO. (Include Area Code)

SECTION B – INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheets if necessary.)

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 (Last, First, Middle)	AGE	BIRTHDATE / /	DRIVER'S LICENSE #	SOCIAL SECURITY NO.

RELATIONSHIP TO APPLICANT (If Any)	PRESENT ADDRESS (Street, City, State & Zip)	☐ RENT ☐ OWN	RESIDENTIAL PHONE	HOW LONG AT PRESENT ADDRESS?

PRESENT EMPLOYER (Company Name & Address)

HOW LONG WITH PRESENT EMPLOYER?	YOUR POSITION OR TITLE	NAME OF SUPERVISOR	BUSINESS PHONE Ext.

PREVIOUS EMPLOYER (Company Name & Address)	HOW LONG WITH PREVIOUS EMPLOYER?

YOUR PRESENT **GROSS** SALARY OR COMMISSION	YOUR PRESENT **NET** SALARY OR COMMISSION	NO. DEPENDENTS	AGES OF DEPENDENTS
$ PER	$ PER		

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

OTHER INCOME	SOURCES OF OTHER INCOME
$ PER	

Is any income listed in this Section likely to be reduced before the credit requested is paid off? ☐ No ☐ Yes (Explain)

Has Joint Applicant or Other Party ever received credit from us? ☐ No ☐ Yes – When?	Checking Account No. ..... Where? ..... Balance ..... Savings Account No. ..... Where? ..... Balance .....

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | RELATIONSHIP | TELEPHONE NO. (Include Area Code)

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)

SECTION D – 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.

ASSETS OWNED (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	VALUE	SUBJECT TO DEBT? Yes / No	NAMES OF OWNERS
CASH	$		
AUTOMOBILES (Make, Model, Year) 1.			
2.			
CERTIFICATE OF DEPOSIT(S) (Where)			
CASH VALUE OF LIFE INSURANCE (Issuer, Face Value)			
REAL ESTATE (Location, Date Acquired)			
MARKETABLE SECURITIES (Issuer, Type, No. of Shares)			
OTHER (List)			
TOTAL ASSETS	$		

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

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT	PRESENT BALANCE	MONTHLY PAYMENTS	PAST DUE? Yes / No
LANDLORD OR MORTGAGE HOLDER	☐ Rent Payment ☐ Mortgage		(Omit Rent) $	(Omit Rent) $	$	
TOTAL DEBTS			$	$	$	

CREDIT REFERENCES (Paid Off Accounts)					DATE PAID OFF
			$		

MY AUTO INSURANCE AGENT IS: (Name & Address)

Are you a co-maker, endorser, or guarantor on any loan or contract? ☐ No ☐ Yes – For Whom? To Whom?

Are there any unsatisfied judgments against you? ☐ No ☐ Yes – Amount $ If "Yes," To Whom Owed?

Have you been declared bankrupt in the last 7 years? ☐ No ☐ Yes – Where? Year?

OTHER OBLIGATIONS (For example, liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

SECTION E – SECURED CREDIT (Complete only if credit is to be secured.) Briefly describe the property to be given as security:

PROPERTY DESCRIPTION

NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any):

SIGNATURES

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. It is illegal to receive credit by wrongfully stating income, assets, or other information on this form. I understand that I must update credit information at your request if my financial condition changes.

APPLICANT'S SIGNATURE DATE OTHER SIGNATURE (Where Applicable) DATE

X X