

CREDIT APPLICATION

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

- If you are applying for individual credit in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D. If the requested credit is to be secured, also complete the first part of Section C and Section E.
- If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section E. We intend to apply for joint credit. Applicant _____ Co-Applicant _____
- If you are applying for individual credit, but are relying on income, alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except E to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E.

AMOUNT OF LOAN REQUESTED	PAYMENT DATE OR ARRANGEMENTS DESIRED	PROCEEDS OF CREDIT TO BE USED FOR
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SECTION A - INFORMATION REGARDING APPLICANT

FULL NAME (Last, First, Middle)	HOME PHONE	CELL PHONE	BIRTHDATE	DRIVER LICENSE NUMBER	SOCIAL SECURITY NUMBER
PRESENT STREET ADDRESS	CITY/STATE		ZIP	How long at this address?	
PREVIOUS STREET ADDRESS	CITY/STATE		ZIP	How long at this address?	
PRESENT EMPLOYER - NAME AND ADDRESS					
POSITION/TITLE	YEARS EMPLOYED	NAME OF SUPERVISOR		BUSINESS PHONE	EXT.
PREVIOUS EMPLOYER - NAME AND ADDRESS					
PRESENT SALARY/COMMISSION	PER	NO. OF DEPENDENTS	LIST DEPENDENTS BY AGE		

ALIMONY, CHILD SUPPORT OR SEPERATE 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 OR SEPERATE MAINTENANCE UNDER: Court Order Written Agreement Oral Understanding

OTHER INCOME SOURCE(S) OF OTHER INCOME

IS ANY INCOME LISTED IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUEST IS PAID OFF?

NO YES (explain) _____

HAVE YOU EVER RECEIVED A LOAN FROM US? Checking Account No. Institution Name

NO YES - WHEN _____ Savings Account No. Institution Name

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU ADDRESS RELATIONSHIP TELEPHONE NO. (include area code)

SECTION B - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY

FULL NAME (Last, First, Middle)	HOME PHONE	CELL PHONE	BIRTHDATE	DRIVER LICENSE NUMBER	SOCIAL SECURITY NUMBER
PRESENT STREET ADDRESS	CITY/STATE		ZIP	How long at this address?	
PREVIOUS STREET ADDRESS	CITY/STATE		ZIP	How long at this address?	
PRESENT EMPLOYER - NAME AND ADDRESS					
POSITION/TITLE	YEARS EMPLOYED	NAME OF SUPERVISOR		BUSINESS PHONE	EXT.
PREVIOUS EMPLOYER - NAME AND ADDRESS					
PRESENT SALARY/COMMISSION	PER	NO. OF DEPENDENTS	LIST DEPENDENTS BY AGE		

ALIMONY, CHILD SUPPORT OR SEPERATE 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 OR SEPERATE MAINTENANCE UNDER: Court Order Written Agreement Oral Understanding

OTHER INCOME SOURCE(S) OF OTHER INCOME

IS ANY INCOME LISTED IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUEST IS PAID OFF?

NO YES (explain) _____

HAVE YOU EVER RECEIVED A LOAN FROM US? Checking Account No. Institution Name

NO YES - WHEN _____ Savings Account No. Institution Name

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU ADDRESS RELATIONSHIP TELEPHONE NO. (include area code)

SECTION C - MARITAL STATUS (Do not complete if this is an application for individual unsecured credit)

APPLICANT Married Seperated Unmarried (including single, divorced, and widowed)

OTHER PARTY Married Seperated Unmarried (including single, divorced, and widowed)

SECTION D - ASSET AND 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

APPLICANT?		DESCRIPTION OF ASSETS	ESTIMATED VALUE	SUBJECT TO DEBT? YES/NO		NAME(S) OF OWNER(S)
YES	NO	CASH ON HAND AND ON DEPOSIT IN BANKS	\$	YES	NO	
YES	NO	DEPOSITS WITH SAVINGS AND LOANS AND CREDIT UNIONS	\$	YES	NO	
YES	NO	AUTOMOBILES (make, model, year)	\$	YES	NO	
YES	NO		\$	YES	NO	
YES	NO	CASH VALUE OF LIFE INSURANCE (issuer, face value)	\$	YES	NO	
YES	NO	REAL ESTATE (location, date acquired)	\$	YES	NO	
YES	NO		\$	YES	NO	
YES	NO	MARKETABLE SECURITIES (issuer, type, number of shares)	\$	YES	NO	
YES	NO		\$	YES	NO	
OTHER ASSETS						
YES	NO	DESCRIPTION OF ASSETS	\$	YES	NO	
		TOTAL ASSETS	\$			

AUTO INSURANCE AGENT'S NAME AND ADDRESS AUTO INSURANCE AGENT'S NAME AND ADDRESS

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc.)

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			\$	\$	\$	Y	N
			\$	\$	\$	Y	N
			\$	\$	\$	Y	N
			\$	\$	\$	Y	N
			\$	\$	\$	Y	N
			\$	\$	\$	Y	N
			\$	\$	\$	Y	N
			\$	\$	\$	Y	N
TOTAL DEBTS							

CREDIT REFERENCES (paid accounts)

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT	DATE PAID
LANDLORD OR MORTGAGE HOLDER			\$	
LANDLORD OR MORTGAGE HOLDER			\$	

ARE YOU A CO-MAKER, ENDORSER, OR GUARANTOR ON ANY LOANS OR CONTRACTS?
 NO YES-FOR WHOM? _____ TO WHOM? _____
 ARE THERE ANY UNSATISFIED JUDGEMENTS AGAINST YOU?
 NO YES-AMOUNT? _____ IF YES, TO WHOM OWED? _____
 HAVE YOU BEEN DECLARED BANKRUPT IN THE LAST 10 YEARS?
 NO YES-WHERE? _____ YEAR? _____
 OTHER OBLIGATIONS (example: liability to pay alimony, child support, seperate maintenance, etc.)

DESCRIPTION OF OTHER OBLIGATIONS

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

DESCRIPTION OF PROPOSED COLLATERAL

 LAST NAMES AND ADDRESSES OF ALL CO-OWNERS OF THE PROPOSED COLLATERAL

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

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 to answer questions about your credit experience with me.

X _____ APPLICANT'S SIGNATURE	_____ DATE
X _____ OTHER SIGNATURE (where applicable)	_____ DATE