

# CREDIT APPLICATION

## TYPE OF CREDIT REQUESTED

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

- 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

## FOR CREDITOR USE

DATE \_\_\_\_\_ CLASS NO. \_\_\_\_\_  
 ACCOUNT NO. \_\_\_\_\_  
 APPROVED  BY \_\_\_\_\_  
 DECLINED  BY \_\_\_\_\_

AMOUNT REQUESTED \$	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY <input type="checkbox"/> MONTHLY <input type="checkbox"/>	PROCEEDS OF LOAN TO BE USED FOR:
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## SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle)					
BIRTHDATE / /	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
ADDRESS (Street, City, State & Zip)			COUNTY	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address)			COUNTY	Did you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG
EMPLOYER (Company Name & Address)		EMPLOYER DIVISION/BRANCH			HOW LONG
BUSINESS PHONE	Ext.	POSITION OR TITLE	HOW OFTEN PAID	GROSS INCOME PER PAY PERIOD \$	
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG
NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	TELEPHONE NO. (Include Area Code)	

**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 APPLICANT 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.

NAME (Last, First, Middle)					
BIRTHDATE / /	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
RELATIONSHIP TO APPLICANT (if Any)	PRESENT ADDRESS (Street, City, State & Zip)				HOW LONG
EMPLOYER (Company Name & Address)		EMPLOYER DIVISION/BRANCH			HOW LONG
BUSINESS PHONE	Ext.	POSITION OR TITLE	HOW OFTEN PAID	GROSS INCOME PER PAY PERIOD \$	
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG
<b>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.</b>					
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	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)
OTHER PARTY	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)

**SECTION D - ASSET & DEBT INFORMATION**

Check box for applicant or other.

ASSETS OWNED (Use separate sheet if necessary.)	APPLICANT		NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
		OTHER			
SHARE DRAFT OR ACCOUNT NUMBER(S) (where)					\$
SHARE OR SAVINGS ACCOUNT NUMBER(S) (where)					
SHARE CERTIFICATE(S) OR 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)					
TOTAL ASSETS					\$

CREDITOR	APPLICANT		ACCOUNT NUMBER	NAME IN WHICH THE LOAN WAS MADE	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
		OTHER					
LANDLORD OR MORTGAGE HOLDER CURRENT RATE: _____ %			<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
SECOND MORTGAGE/HOME EQUITY CURRENT RATE: _____ %							
AUTOMOBILE LENDER (describe) Vehicle:							
TOTAL DEBTS						\$	\$

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? \_\_\_\_\_

**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:** 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.