



Credit Application

Date application received _____

Face to Face Dropped at Bank Mail Telephone Fax

Received by _____
(Lender Signature)

IMPORTANT: Read these directions before completing this Application

- 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 you are applying for joint credit with another person, complete all Sections, providing information in Section B about the joint applicant. We intend to apply for joint credit. _____ Applicant _____ Co-Applicant
- If you are applying for individual credit, but are relying on income from 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 to the extent possible, providing information in Section B about the other person on whose alimony, child support or maintenance payments or income or assets you are relying.

Amount Requested \$

Type Of Loan: <input type="checkbox"/> Installment Loan <input type="checkbox"/> Ready Reserve	Purpose: <input type="checkbox"/> Auto Purchase <input type="checkbox"/> Home Improvement	<input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Boat Purchase <input type="checkbox"/> Recreational Purchase	<input type="checkbox"/> Purchase 2 nd Home <input type="checkbox"/> Other: (Describe)
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Full Name		Full Name	
Address		Address	
City/State/Zip		County	
City/State/Zip		County	
Driver's License No:	State Issued / Issue / Exp Date	Driver's License No:	State Issued / Issue / Exp Date
Social Security #	Date of Birth	Social Security #	Date of Birth
Phone: Home	Work	Phone: Home	Work
Employer	Income (Gross) \$ Per	Employer	Income (Gross) \$ Per
Position/Title	How Long	Position/Title	How Long
Other Income Source*	Amount per Month	Other Income Source*	Amount per Month

*Alimony, Child Support or Separate Maintenance Income need not be disclosed if you do not wish to have it considered as a basis for repaying this loan

Is any income listed in this Section likely to be reduced before the credit is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	Is any income listed in this Section likely to be reduced before the credit is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)
Have you ever gone through bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes Year? _____ Why?	Have you ever gone through bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes Year? _____ Why?
Are there any unsatisfied judgments against you? <input type="checkbox"/> No <input type="checkbox"/> Yes	Are there any unsatisfied judgments against you? <input type="checkbox"/> No <input type="checkbox"/> Yes
Checking Account Bank:	Savings Account Bank:
Checking Account Bank:	Savings Account Bank:
Name of nearest relative NOT living with you	Relationship
Name of nearest relative NOT living with you	Relationship
Address	Phone No:
Address	Phone No:

Marital Status: Unmarried Married Separated

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<input type="checkbox"/> Mortgage To: Monthly Payment \$	<input type="checkbox"/> Rent Mortgage Balance \$	Debts: List:	Monthly Payment:
Assets: List:	Value:		
		Other Obligations: (Child Support, Alimony, Maintenance, Tuition, etc) List:	

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 history 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.

X _____ Date: _____ X _____ Date: _____
 (Applicant Signature) (Co Applicant Signature)

STOP HERE! ONLY COMPLETE THE SECTION BELOW IF LOAN IS FOR: * HOME IMPROVEMENT * HOME PURCHASE * REFINANCE WHERE BOTH EXISTING & NEW LOAN ARE SECURED BY LIEN ON DWELLING *

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. If you furnish this information please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race or sex, under Federal regulations the lender is required to note the information on the basis of visual observation or surname. **If you do not wish to furnish the information, please check the box below.**

APPLICANT: <input type="checkbox"/> I do not wish to furnish this information	CO-APPLICANT: <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female