

CREDIT APPLICATION

Closed End, Secured/Unsecured Credit

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

FOR CREDITOR USE

TYPE OF CREDIT REQUEST

DATE CLASS NO. ACCOUNT NO. APPROVED By DECLINED By

IMPORTANT: Check the appropriate boxes below and complete the applicable sections: Secured Unsecured Individual Credit (solely on my income or assets) Individual Credit (income on assets from other sources) JOINT CREDIT

AMOUNT REQUESTED PAYMENT DATE DESIRED PROCEEDS OF CREDIT TO BE USED FOR HOW LONG? Some or all of the proceeds will be used for post secondary education.

SECTION A - INFORMATION REGARDING APPLICANT

FULL NAME (Last, First, Middle) 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 CELL PHONE HOW LONG AT PREVIOUS ADDRESS? PRESENT EMPLOYER (Company Name & Address) E-MAIL 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 PER YOUR PRESENT NET SALARY OR COMMISSION PER NO. DEPENDENTS AGES OF DEPENDENTS

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 SOURCE(S) 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 in detail, use separate sheet if necessary)

Have you ever received credit from us? No Yes - When? Checking Account Number Where? Balance Savings Account Number Where? Balance

OFFICE: NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP TELEPHONE NO. (include Area Code)

VERIFICATION OF IDENTIFICATION - Borrower: *Form of Identification provided: Date of Issue: *Identification issued by/at: *Expiration Date of ID: *Identification Official Number: *Identification verified through: Name and address of someone who will always know your location: OFAC/Gov. Lists Additional Documentation Attached

SECTION B - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY

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) BIRTHDATE D.L. # 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) CELL PHONE E-MAIL 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 PER YOUR PRESENT NET SALARY OR COMMISSION PER NO. DEPENDENTS AGES OF DEPENDENTS

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VERIFICATION OF IDENTIFICATION - Co-Borrower: *Form of Identification provided: Date of Issue: *Identification issued by/at: *Expiration Date of ID: *Identification Official Number: *Identification verified through: Name and address of someone who will always know your location: OFAC/Gov. Lists Additional Documentation Attached

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 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 (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	VALUE	SUBJECT TO DEBT? Yes/No	NAME(S) OF OWNER(S)
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 ACCT NBR	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT	PRESENT BALANCE	MONTHLY PAYMENTS	PAST DUE? Yes/No
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> 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 judgements against you? No Yes - Amount \$ _____ If "Yes," To Whom Owed? _____

Have you been declared bankrupt in the last 14 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 _____