



# CREDIT APPLICATION

Updated February 15, 2008

Amount of Request: \$ \_\_\_\_\_

Purpose of Loan: \_\_\_\_\_

**BORROWER**

**CO-BORROWER**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City State Zip: \_\_\_\_\_

Phone: Home \_\_\_\_\_ Cellular \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Soc Security #: \_\_\_\_\_

Drivers License: \_\_\_\_\_

Employer: \_\_\_\_\_

Position: \_\_\_\_\_

Employer Phone: \_\_\_\_\_ Ext. \_\_\_\_\_

Years on Job: \_\_\_\_\_

Monthly Income: \_\_\_\_\_

Gross

Net

Other Income: \_\_\_\_\_

Monthly (Gross)

Annually (Gross)

Other Income Source: \_\_\_\_\_

Income from alimony, child support or maintenance payments need not be disclosed if you do not wish to have it considered as a basis for repaying this loan.

**Bank Information:**

Bank Name: \_\_\_\_\_  Checking Balance: \$ \_\_\_\_\_

Savings Balance: \$ \_\_\_\_\_

Name & address of nearest relative not living with you: \_\_\_\_\_

1604 W. Morton Avenue  
Jacksonville, Illinois 62650  
217-243-0660 Fax 217-245-7057

300 Third Avenue North  
White Hall, Illinois 62092  
217-374-2233 Fax 217-374-6728

203 South Miller Street  
Waverly, Illinois 62692  
217-435-3000 Fax 217-435-3333

2110 Troy Road Suite B  
Edwardsville, IL 62025  
618-659-0991 Fax 618-659-0768

**CREDIT INFORMATION**

Have you had any collections, repossessions, judgments, bankruptcies, or other obligations?  YES  NO

Rent Payment \$ \_\_\_\_\_ Landlord/Lender \_\_\_\_\_

Mortgage Payment \$ \_\_\_\_\_ Mortgage Balance \$ \_\_\_\_\_ Property Value \$ \_\_\_\_\_

Real Estate Taxes (Per Month) \$ \_\_\_\_\_  Included in Mortgage Payment

Homeowners Insurance (Per Month) \$ \_\_\_\_\_  Included in Mortgage Payment

**LENDER - AUTO LOAN:**

**PAYMENT**

**BALANCE**

_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

**LENDER – INSTALLMENT DEBT (INCLUDING CREDIT CARDS):**

**PAYMENT**

**BALANCE**

_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

**MEDICAL BILLS:**

_____	\$ _____	\$ _____
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**MONTHLY ALIMONY / CHILD SUPPORT OWED**

\$ \_\_\_\_\_

I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender’s request if my financial condition changes.

Please check this box if this is an application for joint credit, Borrower and Co-Borrower each agree that they intend to apply for joint credit.

Date: \_\_\_\_\_

Borrower’s Signature: \_\_\_\_\_ Co-Borrower’s Signature: \_\_\_\_\_

**FOR LOAN OFFICER’S USE ONLY**

NEW LOAN PAYMENT	\$ _____	NEW LOAN AMOUNT	\$ _____
CURRENT EXPENSES (Inc. Taxes & Ins.)	\$ _____	TERM	_____ INTEREST RATE _____ %
TOTAL EXPENSES	\$ _____	LOAN OFFICER	_____
GROSS MONTHLY INCOME	\$ _____	TITLE HANDLED BY	_____
TOTAL EXPENSE RATIO	_____ %	INSURANCE AGENT	_____

**CUSTOMER VERIFICATION PERFORMED BY LOAN OFFICER**

BORROWER DRIVERS LICENSE EXPIRATION  YES – DATED \_\_\_/\_\_\_/\_\_\_  NO \_\_\_\_\_  
OFFICER REASON \_\_\_\_\_

BORROWER OFAC VERIFICATION (CSI)  YES – DATED \_\_\_/\_\_\_/\_\_\_  NO \_\_\_\_\_  
OFFICER REASON \_\_\_\_\_

CO-BORROWER DRIVERS LICENSE EXPIRATION  YES – DATED \_\_\_/\_\_\_/\_\_\_  NO \_\_\_\_\_  
OFFICER REASON \_\_\_\_\_

CO-BORROWER OFAC VERIFICATION (CSI)  YES – DATED \_\_\_/\_\_\_/\_\_\_  NO \_\_\_\_\_  
OFFICER REASON \_\_\_\_\_



## BORROWER'S CERTIFICATION AND AUTHORIZATION

### Certification

The undersigned certify the following:

1. I/We have applied for a loan with TheEDGEBANK, a branch of Premier Bank of Jacksonville. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that TheEDGEBANK reserves the right to verify the information provided on the application with the employer and/or financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

### Authorization To Release Information

To Whom it May Concern:

1. I/We have applied for a loan with TheEDGEBANK, a branch of Premier Bank of Jacksonville. As part of the application process, TheEDGEBANK may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to TheEDGEBANK, and to any investor to whom TheEDGEBANK may sell my loan, all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; copies of income tax returns; and financial statements.
3. TheEDGEBANK or any investor that purchases the loan may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to TheEDGEBANK or the investor that purchased the loan is appreciated.

Business or D/B/A Name (If Applicable): \_\_\_\_\_

\_\_\_\_\_  
(Borrower's Signature)

\_\_\_\_\_  
(Social Security Number)

\_\_\_\_\_  
(Borrower's Signature)

\_\_\_\_\_  
(Social Security Number)