



CREDIT APPLICATION

Updated January 19, 2007

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: _____

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:

_____ \$ _____ \$ _____

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.

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

<u>BORROWER</u> DRIVERS LICENSE EXPIRATION	<input type="checkbox"/> YES – DATED ___/___/___	<input type="checkbox"/> NO _____	OFFICER REASON _____
<u>BORROWER</u> OFAC VERIFICATION (CSI)	<input type="checkbox"/> YES – DATED ___/___/___	<input type="checkbox"/> NO _____	OFFICER REASON _____
<u>CO-BORROWER</u> DRIVERS LICENSE EXPIRATION	<input type="checkbox"/> YES – DATED ___/___/___	<input type="checkbox"/> NO _____	OFFICER REASON _____
<u>CO-BORROWER</u> OFAC VERIFICATION (CSI)	<input type="checkbox"/> YES – DATED ___/___/___	<input type="checkbox"/> NO _____	OFFICER REASON _____

