

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

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 E. If the requested credit is to be secured, also complete the first part of Section C and Section D.
 If you are applying for joint credit with another person, complete all Sections except D, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section D. 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 except D to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section D.

AMOUNT REQUESTED	PAYMENT DATE DESIRED	PROCEEDS OF CREDIT TO BE USED FOR
\$ _____	_____	_____

SECTION A - INFORMATION REGARDING APPLICANT

FULL NAME (Last, First, Middle)			BIRTH DATE	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.
PRESENT ADDRESS (Street, City, State & Zip)			SUPERVISOR DISTRICT	HOW LONG AT PRESENT ADDRESS	RESIDENTIAL PHONE
PREVIOUS ADDRESS (Street, City, State & Zip)					HOW LONG AT PREVIOUS ADDRESS?
PRESENT EMPLOYER (Company Name & 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	YOUR PRESENT NET SALARY OR COMMISSION	NO. DEPENDENTS	AGES OF DEPENDENTS		
\$ _____ PER	\$ _____ PER	_____	_____		

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	SOURCES OF OTHER INCOME	SOURCE OF REPAYMENT
\$ _____ PER	_____	_____
Is any income listed in this section likely to be reduced before the credit requested is paid off?		DATE OF FINANCIAL STATEMENT
<input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)		_____

REPAYMENT TERMS

Have you ever received credit from us?	<input type="checkbox"/> No <input type="checkbox"/> Yes - When?	Checking Account No. _____ Where?	Savings Account No. _____ Where?
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NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP	TELEPHONE NO. (Include Area Code)
_____	_____	_____

MY INSURANCE AGENT IS (Name & Address)	INSURANCE REQUIRED <input type="checkbox"/>	INSURANCE NOT REQUIRED <input type="checkbox"/>
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Are you a co-maker, endorser, or Guarantor on any Loan or Contract?	<input type="checkbox"/> No <input type="checkbox"/> Yes - For Whom? _____ to Whom?
Are there any unsatisfied judgments against you?	<input type="checkbox"/> No <input type="checkbox"/> Yes - Amount \$ _____ If "Yes" To Whom Owed?
Have you been declared bankrupt in the last 14 years?	<input type="checkbox"/> No <input type="checkbox"/> Yes - Where? _____ Year?

OTHER OBLIGATIONS (For example, liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

SECTION B - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheets if necessary.)

FULL NAME (Last, First, Middle)			BIRTH DATE	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.
RELATIONSHIP TO APPLICANT (If Any)	PRESENT ADDRESS (Street, City, State & Zip)	RESIDENTIAL PHONE	HOW LONG AT PRESENT ADDR		
_____	_____	_____	_____		
PRESENT EMPLOYER (Company Name & Address)					
HOW LONG WITH PRESENT EMPLOYER?	POSITION OR TITLE	NAME OF SUPERVISOR		BUSINESS PHONE Ext.	
_____	_____	_____		_____	
PREVIOUS EMPLOYER (Company Name & Address)					
PRESENT GROSS SALARY OR COMMISSION	PRESENT NET SALARY OR COMMISSION	NO. DEPENDENTS	AGES OF DEPENDENTS	HOW LONG WITH PREVIOUS EMPLOYER?	
\$ _____ PER	\$ _____ PER	_____	_____	_____	

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	SOURCES OF OTHER INCOME
\$ _____ PER	_____
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?	Checking Account No. _____ Where?	Savings Account No. _____ Where?
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NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP	TELEPHONE NO. (Include Area Code)
_____	_____	_____

Are you a co-maker, endorser or Guarantor on any Loan or Contract?	<input type="checkbox"/> No <input type="checkbox"/> Yes - For Whom? _____ to Whom?
Are there any unsatisfied judgments against you?	<input type="checkbox"/> No <input type="checkbox"/> Yes - Amount \$ _____ If "Yes" To Whom
Owed? Have you been declared bankrupt in the last 14 years?	<input type="checkbox"/> No <input type="checkbox"/> Yes - Where? _____ Year?

OTHER OBLIGATIONS (For example, liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

SECTION C - MARITAL STATUS (Do not complete if this is an Application for individual unsecured credit.)

APPLICANT Married Separated Unmarried (Including single, divorced, and widowed) OTHER PARTY Married Separated Unmarried (Including single, divorced, and widowed)

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.

APPLICANT'S SIGNATURE	DATE	OTHER SIGNATURE: (Where Applicable)	DATE
X _____	_____	X _____	_____

SECTION D - 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 NAME OF JOINT OWNER (If Any)	TYPE OF PROPERTY: <input type="checkbox"/> Homestead <input type="checkbox"/> Farm <input type="checkbox"/> Commercial OTHER:

SECTION E - ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied with this transaction.		
Description		LIABILITIES	Monthly Payment & Mos. Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:				
<i>List checking and savings accounts below</i>				
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct No.		Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct No.		Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct No.		Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct No.		Acct. no.		
Stocks & Bonds (Company name/number & description)		Name and address of Company	\$ Payment/Months	\$
Life Insurance net cash value		Acct. no.		
Face amount: \$		Name and address of Company	\$ Payment/Months	\$
Subtotal Liquid Assets				
Real Estate owned				
Vested interest in retirement fund				
Net Worth of business(es) owned (attach financial statement)		Acct. no.		
Automobiles owned (make and year)		Name and address of Company	\$ Payment/Months	\$
Other Assets (itemize)		Acct. no.		
		Alimony/Child Support/Separate Maintenance Payments Owed to:		
		Job Related Expenses (child care, union dues, etc.)		
		Total Monthly Payments		
Total Assets a.		Net Worth (a minus b)		Total Liabilities b.