

# Consumer Credit Application



**NOTICE:** MINIMUM LOAN AMOUNT IS \$2,000, \$150 PROCESSING FEE APPLIES TO ALL DISBURSED LOANS

- Individual credit (applicant only), relying solely on my income and assets.
- Individual credit (applicant only), relying on my income and assets as well as income or assets of another.
- Joint credit (with co-applicant). Both applicants - Please also initial \_\_\_\_

Date received: \_\_\_\_\_  
By: \_\_\_\_\_

<b>Vehicle, Boat, and Personal Loans (See below for home loans)</b>			
Amount requested:	Purpose of loan:		
Term requested:	Describe collateral (if any):		
<b>Home Loans</b>			
Amount requested:	Type requested:	<input type="checkbox"/> Fixed rate <input type="checkbox"/> Variable rate	Term requested:
Purpose of loan:		<i>Please provide collateral information on the other side of this application.</i>	

<b>Applicant: Please complete this section.</b>		<b>Co-Applicant: Please complete this section.</b>	
<b>Name</b> (First, MI, Last)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	<b>Name</b> (First, MI, Last)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried
Physical Address		Physical Address	
How long at this address?	<input type="checkbox"/> Own <input type="checkbox"/> Rent	How long at this address?	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address		Mailing Address	
Phone:	Alt Phone:	Phone:	Alt Phone:
Soc Sec #	Date of birth:	Soc Sec #	Date of birth:
<b>Employer Name</b>	<input type="checkbox"/> Self-employed	<b>Employer Name</b>	<input type="checkbox"/> Self-employed
Employer address		Employer address	
How long employed here?	Business Phone	How long employed here?	Business Phone
Gross monthly income \$	Title/position	Gross monthly income \$	Title/position
<b>Previous Employer Name</b> (if less that 3 years at current employer)		<b>Previous Employer Name</b> (if less that 3 years at current employer)	
Address		Address	
How long employed there?	Title/position	How long employed?	Title/position
<b>Name of nearest relative not living with you:</b>		<b>Name of nearest relative not living with you:</b>	
Address		Address	
Phone	Relationship to you	Phone	Relationship to you
Are you obligated to pay alimony, child support or maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No \$	Are you obligated to pay alimony, child support or maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No \$
If yes, to (name & address):		If yes, to (name & address):	
Are you a co-maker, endorser or guarantor on any loan or contract? (If yes, note details on reverse.)	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a co-maker, endorser or guarantor on any loan or contract? (If yes, note details on reverse.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any unsatisfied judgments against you? (If yes, note details on reverse.)	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any unsatisfied judgments against you? (If yes, note details on reverse.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you declared bankruptcy in the last ten years? (If yes, note details on reverse.)	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you declared bankruptcy in the last ten years? (If yes, note details on reverse.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>OTHER INCOME (OPTIONAL): Alimony, child support, or separate maintenance income need not be revealed unless you want it considered as a basis for repaying this loan.</b>			
Applicant's other income per month (amount): \$		Co-applicant's other income per month (amount): \$	
Source:		Source:	

Please let us know: How did you hear about us? \_\_\_\_\_

PLEASE ALSO COMPLETE THE OTHER SIDE OF THIS APPLICATION.

<b>Applicant:</b> Please complete this section. Put an "I" by any accounts & assets you hold individually.		<b>Co-Applicant:</b> Please complete this section. List only accounts & assets you hold individually.	
<b>Accounts at banks, credit unions, etc</b>		<b>Accounts at banks, credit unions, etc</b>	
Bank name & Account number	Avg Balance	Bank name & Account number	Avg Balance
Sub-total	\$	Sub-total	\$
<b>Other Assets</b>		<b>Other Assets</b>	
	Est Value		Est Value
Home or other real estate, including lot(s)		Home or other real estate, including lot(s)	
Cash on hand		Cash on hand	
Stocks & bonds (list below)		Stocks & bonds (list below)	
Cash value of life insurance		Cash value of life insurance	
Auto (make & year)		Auto (make & year)	
Other vehicles, boats, etc.		Other vehicles, boats, etc.	
Other (e.g., IRA)		Other (e.g., IRA)	
Sub-total	\$	Sub-total	\$
<b>Total accounts &amp; other assets</b>	<b>\$</b>	<b>Total accounts &amp; other assets</b>	<b>\$</b>

<b>Applicant:</b> Please complete this section. Put an "I" by any debts you have as an individual.			<b>Co-Applicant:</b> Please complete this section. List only debts you have as an individual.		
<b>Liabilities</b> <i>Mark any you want to pay-off</i>	Mnthly Pymnt	Balance Owed	<b>Liabilities</b> <i>Mark any you want to pay-off</i>	Mnthly Pymnt	Balance Owed
Mortgage or rent			Mortgage or rent		
2 <sup>nd</sup> Mortgage			2 <sup>nd</sup> Mortgage		
Auto loan			Auto loan		
Other vehicle or boat loan			Other vehicle or boat loan		
Personal loans			Personal loans		
Store credit cards (total)			Store credit cards (total)		
Credit card last 4 digits -			Credit card last 4 digits -		
Credit card last 4 digits -			Credit card last 4 digits -		
Credit card last 4 digits -			Credit card last 4 digits -		
<b>Totals</b>	<b>\$</b>	<b>\$</b>	<b>Totals</b>	<b>\$</b>	<b>\$</b>

<b>Additional information for loans secured by real estate</b>				
Property address (if different from address on page 1):	Year Built	Date Purchased	Est. Value	Balance Owed
		Current mortgage holder(s):		
Owners (If different from applicants):		Insurance contact information:		

<b>Notes</b> (Details, or items not shown above. Attach paper as needed.)

**Signatures:** I certify that everything I have stated in this application and 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 and employment, and to answer questions others may ask you about my credit record with you. I understand I must update credit information if my financial condition changes.

Applicant's signature \_\_\_\_\_ Date \_\_\_\_\_ Co-applicant's signature \_\_\_\_\_ Date \_\_\_\_\_