

SHORT FORM CREDIT APPLICATION (Not for use in community property states)

Date of Application \_\_\_\_\_

To Creditor: \_\_\_\_\_

1. APPLICANT(S). Check one of the following boxes. You may apply for individual credit in your name only or joint credit in your name and in the name(s) of other joint applicant(s).

- Individual Credit. Complete Applicant Column and sign on page 2.
Joint Credit. Complete Applicant and Joint Applicant Columns. Both joint applicants sign on page 2.

2. LOAN Amount requested \$ Purpose
Collateral offered Yes No. If yes, describe collateral \*
Owner(s) of collateral
Interest rate: No. of Months: Type:

APPLICANT INFORMATION section with columns for Applicant and Joint Applicant. Includes fields for Name, Social Security Number, Date of Birth, Driver's License, Present Address, and Previous Address.

EMPLOYMENT INFORMATION section with columns for Applicant and Joint Applicant. Includes fields for Name & Address of Employer, Position, Business Phone, and Yrs. on this job.

OTHER INCOME - Except alimony, child support and maintenance (Need not reveal income from medical insurance, disability or wage continuation insurance if applicant(s) does not choose to have such income considered as a basis for repaying this obligation).

Table with columns: Gross Monthly Income, Applicant, Joint Applicant, Total, Describe Other Income Source, Monthly Amount. Rows include Overtime, Bonuses, Commissions, Dividends/Interest, Net Rental Income, Other, and Total.

INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE PAYMENTS (Need not be revealed if applicant(s) does not choose to have it considered as a basis for repaying this obligation).

Table with columns: Kind of Income, Name of Payor, Amount per Month, Ends, Amt. Past Due. Two columns for Applicant and Joint Applicant.

Is any listed income likely to be reduced before the credit requested is paid off? No Yes (Explain in detail on separate sheet)

Name and Address of nearest relative not living with you

Assets section with columns: Assets, Amount. Rows include Accounts in Banks, Stocks & Bonds, Life Insurance, Real Estate Owned, Retirement Funds, Automobiles, and Total Assets.

\*This is not a complete or final description of collateral.

**LIST ALL DEBTS AND OBLIGATIONS OF PERSONS IDENTIFIED IN APPLICANT AND JOINT APPLICANT COLUMNS.  
(Use continuation sheet to list any additional liabilities.)**

**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 or paid in full upon the granting of the extension of credit to which this application relates.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	Credit Limit	Debtor
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> JOINT APPLICANT
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> JOINT APPLICANT
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> JOINT APPLICANT
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> JOINT APPLICANT
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> JOINT APPLICANT
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> JOINT APPLICANT
Acct. no.				
Alimony/Child Support/Separate Maintenance Payments Owed to:		When Payments Due	Ends	Amt. Past Due
	\$			\$
<b>TOTAL MONTHLY PAYMENTS ►</b>		<b>\$</b>		

**NOTICE:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

For the purpose of obtaining the credit described above, and any future credit granted to the undersigned by the creditor named above, the undersigned, jointly and severally, (1) represent that the above statements are true and complete, (2) authorize the creditor named above, or its agents, to verify them and obtain additional information concerning our credit, employment history or any other information, including credit reports (although the creditor may rely on these statements without any further verification), to furnish, to the extent not prohibited by applicable law, credit experience with me to others, and to answer any questions about our credit experience and other financial relationships with the creditor, and (3) agree to the provisions of any rules, regulations or agreements of the creditor governing such credit. This application is creditor's property.

The undersigned understand that it may be a crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts.

**IMPORTANT INFORMATION ABOUT  
PROCEDURES FOR OBTAINING CREDIT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who obtains credit.

What this means for you: When you obtain credit, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Applicant Sign Here \_\_\_\_\_ Date \_\_\_\_\_

Joint Applicant Sign Here \_\_\_\_\_ Date \_\_\_\_\_  
(Joint Credit Only)

**To be Completed by Interviewer:**

This information was provided:

- In a face-to-face interview
- In a telephone interview
- By the applicant and submitted by fax or mail
- By the applicant and submitted via e-mail or the Internet

Application received for Creditor by \_\_\_\_\_

Loan Originator's Signature <b>X</b>	Date
Loan Originator's Name (print or type)	Loan Originator NMLSR ID Loan Originator's Phone Number (including area code)
Loan Originator Organization's Name	Loan Originator Organization NMLSR ID Loan Originator Organization's Address