



Credit Application (Community property)

IMPORTANT: Read these Directions before completing this Application.

Credit Requested As: [] Individual(s) [] Joint.

If Joint, both Applicants initial here that you intend to apply for joint credit

Check Appropriate:

If you are applying for individual credit in your own name, are not married, and are not relying on alimony, child support, or separate maintenance payments...

In all other situations, complete all Sections Except D, providing information in B about your spouse, joint applicant or user, or the person on whose alimony, support, or maintenance payments or income or assets you are relying.

If you are purchasing an insurance product or annuity from Lender in connection with your loan, Federal law requires Lender to provide you with the following disclosures: The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, the Bank or an affiliate of the Bank.

SECTION A - Information regarding Applicant #1. Fields include: Amount Requested, Payment Date Desired, Proceeds of Credit To Be Used For, Full Legal Name, Birth Date, Present Street Address, City, State, ZIP, Years There, Present Mailing Address, Home Phone, Cell Phone, Pager, Email, Social Security Number, Drivers License Number, State, Exp.

Fields include: Previous Street Address, P. O. Box?, Years There, City, State, ZIP, Previous Home Phone, Present Employer, Years There, Phone, Position or Title, Name of Supervisor, Employer's Address, Present Gross Salary or Commissions \$, Per, No. Dependents, Ages.

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 \$, Per, Source of Other Income. Is any income listed in this Section likely to be reduced in the next two years or before this credit requested is paid off? Yes/No.

Have you ever received credit from us? When? Office. Checking Account Number, Institution and Branch. Savings Account Number, Institution and Branch. Name of nearest relative NOT living with you, Telephone. Relationship, Address.

SECTION B - Information regarding Applicant #2. (Use separate sheet if necessary). Fields include: Full Legal Name, Birth Date, Present Street Address, City, State, ZIP, Years There, Present Mailing Address, Home Phone, Cell Phone, Pager, Email, Social Security Number, Drivers License Number, State, Exp.

Fields include: Previous Street Address, P. O. Box?, Years There, City, State, ZIP, Previous Home Phone, Present Employer, Years There, Phone, Position or Title, Name of Supervisor, Employer's Address, Present Gross Salary or Commissions \$, Per, No. Dependents, Ages.

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 \$, Per, Source of Other Income. Is any income listed in this Section likely to be reduced in the next two years or before this credit requested is paid off? Yes/No.

Have you ever received credit from us? When? Office. Checking Account Number, Institution and Branch. Savings Account Number, Institution and Branch. Name of nearest relative NOT living with you, Telephone. Relationship, Address.

SECTION C – ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Spouse, Joint Applicant, User, or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (Use separate sheet if necessary.)

Description of Assets	Value	Subject to Debt? Yes/No	Names(s) of Owner(s)
Cash	\$		
Automobiles (Make, Model, Year)			
Cash Value of Life Insurance(Issuer, Face Value)			
Real Estate (Location, Date Acquired)			
Marketable Securities			
Other (List)			
Total Assets	\$		

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary)

Creditor	Type of Debt or Acct. Number	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No
1. (Landlord or Mortgage Holder)	___ Rent Payment ___ Mortgage		\$ (Omit rent)	\$ (Omit rent)	\$	
2.						
3.						
4.						
5.						
Total Debts	\$		\$	\$	\$	

Credit References	Amount of Debt	Date Paid
1.	\$	
2.		
3.		
4.		

SECTION D – SECURED CREDIT (Complete only if credit is to be secured.) Briefly describe the property to be given as security:
List names and addresses of all co-owners of the property

- | | | |
|--|--|---|
| Applicant #1 | Applicant #2 | |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are there outstanding judgments against you? Explain _____ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Have you ever been declared bankrupt? When and where _____ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Have you had property foreclosed on or given title or deed in lieu thereof in the last 7 years? Explain _____ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you a party to a lawsuit? Explain _____ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you obligated on any loan resulting in judgment, foreclosure, or title transfer? Explain _____ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you delinquent on any Federal debt or loan guarantee? Explain _____ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you obligated to pay alimony, child support, or separate maintenance? Monthly Payment Amount \$ _____ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Is any part of the down payment borrowed? How much \$ _____ Repayment Terms _____ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you a co-maker or endorser on a loan? How much? _____ To Whom? _____ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Have you ever had merchandise repossessed? Explain _____ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Have you ever been denied credit from this Lender? When? _____ What Office? _____ |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you a U. S. citizen? If No, are you a <input type="checkbox"/> Resident Alien? <input type="checkbox"/> Non-Resident Alien? |

Everything 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. I understand that you will report the status of, and answer questions regarding the status of, your credit experience with me where permitted by law.

Applicant #1 Signature: _____ Date: _____

Applicant #2 Signature: _____ Date: _____

FOR LENDER'S USE ONLY

Application Received Date	Decision Date	Officer Code / Name	Officer Initials	LaserPro® Transaction No.
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Approved Counteroffer Conditional Approval Withdrawn Other _____
 Denied. Give principal reasons:

- | | | |
|---|--|---|
| <input type="checkbox"/> Insufficient number of credit references | <input type="checkbox"/> Limited credit experience | <input type="checkbox"/> Unable to verify employment |
| <input type="checkbox"/> Unable to verify credit references | <input type="checkbox"/> Poor credit performance with us | <input type="checkbox"/> Insufficient length of employment |
| <input type="checkbox"/> No credit report file | <input type="checkbox"/> Delinquent past or present credit obligations with others | <input type="checkbox"/> Temporary or irregular employment |
| <input type="checkbox"/> Bankruptcy | <input type="checkbox"/> Unacceptable current type of credit references provided | <input type="checkbox"/> Unable to verify residence |
| <input type="checkbox"/> Collection action or judgment | <input type="checkbox"/> Excessive current obligations in relation to income | <input type="checkbox"/> Too short a period of residence |
| <input type="checkbox"/> Garnishment or attachment | <input type="checkbox"/> Unable to verify income | <input type="checkbox"/> Temporary residence |
| <input type="checkbox"/> Foreclosure or repossession | <input type="checkbox"/> Income insufficient for amount of credit requested | <input type="checkbox"/> Value or type of collateral insufficient |
| <input type="checkbox"/> Number of recent inquiries on credit bureau report | <input type="checkbox"/> Incomplete application | |