



## CREDIT APPLICATION

Loan Officer: _____
Loan #: _____

Initial Appropriate Box: Individual \_\_\_\_\_ We intend to apply for joint credit \_\_\_\_\_  
Applicant Co-Applicant

Co-maker for: \_\_\_\_\_

Loan Purpose: \_\_\_\_\_ CRA \_\_\_\_\_

Credit Score: _____
Risk Based +/- : _____
Rate: _____

If Refinance, Loan # \_\_\_\_\_ and Payoff Amount \_\_\_\_\_

Amount: \_\_\_\_\_ Term: \_\_\_\_\_ First Payment Date: \_\_\_\_\_

Collateral: \_\_\_\_\_

### APPLICANT

### CO-APPLICANT

Name	Name
Date of Birth ____/____/____ SS# _____	Date of Birth ____/____/____ SS# _____
Age(s) of Dependent(s)	Age(s) of Dependent(s)
Street	Street
City/State/Zip	City/State/Zip
Mailing Address (if different)	Mailing Address (if different)
How Long? Own ____ Rent ____ Mo. Payment \$ _____	How Long? Own ____ Rent ____ Mo. Payment \$ _____
If Owned, Cost: Value: \$ _____	If Owned, Cost: Value: \$ _____
Home Phone ( ) _____	Home Phone ( ) _____
Business Phone ( ) _____	Business Phone ( ) _____
E-Mail Address	E-Mail Address
Previous Address (if less than 2 years) Street	Previous Address (if less than 2 years) Street
City/State/Zip	City/State/Zip
Name and Address of Employer _____ Self Employed	Name and Address of Employer _____ Self Employed
How Long? _____ Position _____	How Long? _____ Position _____
<b>Gross Mo. Pay \$</b> <b>Net Mo. Pay \$</b>	<b>Gross Mo. Pay \$</b> <b>Net Mo. Pay \$</b>
Other Income*	Other Income*
Previous Employer and Address (if less than 2 years)	Previous Employer and Address (if less than 2 years)
How Long? _____ Title _____	How Long? _____ Title _____
Monthly Income \$ _____	Monthly Income \$ _____

\*Notice: Alimony, child support, or separate maintenance income need not be revealed if an Applicant does not choose to have it considered as a basis for repaying this loan.

<b>OFFICE USE ONLY</b> Collateral Valuation: Auto Make _____ Model _____ Year _____
NADA Retail _____ Wholesale _____ Loan Value _____
Other Collateral _____ LTV % _____
_____

**LIABILITIES**

**Current obligations including banks, finance companies, department stores and credit cards. Indicate debts of Applicant with an "A" and debts of Co-applicant with a "C". Indicate debts on which both are jointly obligated with a "J".**

First Mortgage - Financed by:	Account Number	A/C/J	Mo. Pmt.	Balance
Second Mortgage – Financed by:	Account Number			
Auto Yr & Make	Financed by:			
Auto Yr & Make	Financed by:			
Other Debts - Purpose	Financed by:			

Are you Guarantor or Co-Signer For Anyone? Yes \_\_\_ No \_\_\_ (If Yes, List):

**SCHEDULE OF OTHER REAL ESTATE OWNED**

Location and Type of Property	Owned by A/C/J	Name of Lender and Account #	Date Acquired	Purchase Price	Current Value	Mo. Rental Income	Mo. Pmt.	Mortgage Balance

**MISCELLANEOUS INFORMATION (Indicate (A), (C) or (J) as appropriate.)**

Face Amount of Life Insurance \$ _____ Company _____	Banking Relationships Checking Acct. # _____ Bal. \$ _____ Savings Acct. # _____ Bal. \$ _____	Name of Bank _____
Value of Stocks & Bonds _____		

**MISCELLANEOUS INFORMATION (Indicate (A), (C) or (J) as appropriate.)**

Name and Address of Nearest Relative Not Living With You (Applicant)	Relationship	Phone
Name and Address of Nearest Relative Not Living With You (Co-applicant)	Relationship	Phone
Has either Applicant ever been party to any suits, judgements, garnishments, bankruptcy or other legal proceedings? Yes ___ No ___ If Yes, give particulars: _____		

You may check my credit and employment history and answer questions about your credit experience with me. Everything I have stated in this application is correct and accurate to the best of my knowledge. Under penalties of perjury, I certify that I have provided my correct Social Security Number (Taxpayer Identification Number), and that I am not subject to Internal Revenue Service backup withholding. Name and Taxpayer Identification Number of Applicant will be used for IRS information reporting, if applicable.

Signature of Applicant _____	Date _____
Signature of Co-applicant _____	Date _____

**BANK USE ONLY**

**Financial Statement**

Credit Memo/Comments:	Assets		Liabilities	
	Deposits	\$	Credit Cards	\$
	Real Estate	\$	Real Estate	\$
	Autos/Personal	\$	Autos	\$
	Other Assets	\$	Other Loans	\$
	TOTAL	\$	TOTAL	\$
	<b>NET WORTH \$ _____</b>			

Source of Repayment: \_\_\_\_\_

Debt to Income Ratios: Gross % \_\_\_\_\_ Net % \_\_\_\_\_