## **Credit Application**



**Important Information to Applicant(s).** 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 applies for a loan or opens an account.

What this means for you. When you apply for a loan or open an account, 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. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law. *Read each instruction carefully before completing this form.* 

|  |   |               |  | For Creditor Use  |  |               |                                  |  |
|--|---|---------------|--|---|--|---------------|----------------------------------|--|
| <i>Creditor</i><br>( <i>"You"</i> means Applicant, <i>et al</i> ; and <i>"We"</i> means Creditor)                            |   |               |  | Account No.   | Class N  | 0.            | Date Received                    |  |
|  |   |               | 1. Type o                                  | f Application   |  |               |                                  |  |
| <i>Check only <u>one</u> of the three types:</i> Individual Credit · You are relying <u>solely</u> on your income or assets. |   |               |  | □ Joint Credit - By initialing below, you intend to apply for "joint credit". |  |               |                                  |  |
| Individual Credit - You are relying on your income or assets as well as<br>income or assets from other sources.              |   |               |  | Applicant Joint Applicant   |  |               |                                  |  |
|  |   |               | 2. Type of R                               | equested Credit   |  | 11            |                                  |  |
| Amount<br>\$   | No. of Montl  | IS            | Financing Type  Purchase  Refinance  Other | Credit Type <ul> <li>Personal</li> <li>Short Term</li> <li>Other</li> </ul>   | □ Loan on Sha<br>□ Home Imp.                               | ires          | □ Auto<br>□ Overdraft Protection |  |
|  |   |               |  | rmation (if secured   |  |               |                                  |  |
| Property Type Boat or Vessel Deposit Account Motor Vehicle ATV Other   | t or Vessel Name & Address of Seller<br>osit Account<br>or Vehicle Serial #<br>Make/Model |               |  | □ New<br>□ Used<br>Mileage<br>Year  | Purchase Price \$<br>Down Payment \$<br>Amount Financed \$ |               |                                  |  |
| Personal Loan (Describe):  |   |               |  |   |  |               |                                  |  |
|  |   |               |  |   |  |               |                                  |  |
| Applicant  |   |               | 1 Applicat                                 | nt Information  | loint  | Annligan      | t or Other Party                 |  |
| Full Name (First, Middle   | e, Last)  |               | <i>4. Арриса</i>                           | Full Name (First, Mide  |  | Аррисан       | t of Other Farty                 |  |
| Social Security No.  |   | Date of Birth | Social Security No.                        |   |  | Date of Birth |                                  |  |
| Primary Phone  | 🗆 Cell  | Second Pho    | one 🗌 Cell                                 | Primary Phone   | 🗆 Cell   | Second Ph     | one 🗌 Cell                       |  |
| Email Address:   |   |               |  | Email Address:  |  | 1             |                                  |  |
| Present Address □ Own □ Rent □ No. of Yrs.:  |   |               |  | Present Address □ Own □ Rent □ No. of Yrs.:                                   |  |               |                                  |  |
| Previous Address □ Own □ Rent □ No. of Yrs.:   |   |               |  | Previous Address [  | 🗆 Own 🗆 Rei  | nt 🗆          | No. of Yrs.:                     |  |

| Applicant   |                                    | 4. Applicant Infor  | mation Contin         | ued  | Join  | t Applicant or Other          | Party                       |
|---|------------------------------------|---|-----------------------|--|---|-------------------------------|-----------------------------|
| Dependents No.:   | Ages:                              | Dependents No.: Ages:   |                       |  |   |                               |                             |
| Nearest Relative (not live  | Nearest Relative                   | (not living u   | vith you)             | 1  |   |                               |                             |
| Name:   | Name:                              |   |                       |  |   |                               |                             |
| Address:  | Address:                           |   |                       |  |   |                               |                             |
| Telephone:  | Telephone:                         |   |                       |  |   |                               |                             |
| Your Relationship to us   |                                    |   | Your Relationshi      |  |   |                               |                             |
| □ None □ Employee □ Insider (Shareholder, Director, Officer) □ None |                                    |   |                       |  | 🗆 Inside                                      | r (Shareholder, Director, Off | icer)                       |
|   |                                    | 5. Asset and D  |                       |  |   |                               |                             |
| Joint Applicant or Other F  |                                    | s were completed, this Section  | should be completed   | d by giving i  | informati                                     | on about both the Applicant,  | , and the                   |
| Bank Accounts   |                                    | <b>D</b>  |                       |  |   | <b>.</b>                      |                             |
| Type of Account   | Account Number                     | Bank Name   | Bank Address          |  | Balance                                       |                               |                             |
|   |                                    |   |                       |  |   | \$                            |                             |
|   |                                    |   |                       |  | \$  |                               |                             |
|   |                                    |   |                       |  | \$  |                               |                             |
| Amounts from     Continuation Form                                  |                                    |   |                       |  |   | \$                            |                             |
| Total Balance   |                                    |   |                       |  |   | \$                            |                             |
| Outstanding Debts (This   | section should be charg            | ge accounts, installment contrac  | ts, credit cards, ren | nt, mortgage   | es and ot                                     | her obligations.)             |                             |
| Creditor Name   | Type of Debt, or<br>Account Number | Original Amount   | Present<br>Balance    | Monthly<br>Payment                                     |   | Debtor's Name                 | <b>Past Due</b><br>(Yes/No) |
| Landlord  | 🗆 Rent Payment                     |   |                       | \$   |   |                               |                             |
|   | 🗆 Mortgage                         | \$  | \$                    | \$   |   |                               |                             |
|   |                                    | \$  | \$                    | \$   |   |                               |                             |
|   |                                    | \$  | \$                    | \$   |   |                               |                             |
|   |                                    | \$  | \$                    | \$   |   |                               |                             |
| ☐ Amounts from<br>Continuation Form                                 |                                    | \$  | \$                    | \$   |   |                               |                             |
| Total Debts   |                                    | \$  | \$                    | \$   |   |                               |                             |
| Applicant   |                                    |   | Obligations           | -  |   | Joint Applicant or Other      | · Partv                     |
| □ Yes □ No If yes,<br>Amount: \$<br>For whom:                       |                                    | Are you a co-maker, endorser, co-signer, surety, or<br>guarantor on any loan, contract or other obligation? |                       |  | □ Yes □ No If yes,<br>Amount: \$<br>For whom: |                               |                             |
| To whom:<br>Yes No If yes,  |                                    | Are there any unsatisfied judgments against you?  |                       |  | To whom:                                      |                               |                             |
| Amount per month: \$<br>To whom:                                    |                                    |   |                       |  | Amount per month: \$<br>To whom:              |                               |                             |
| ☐ Yes ☐ No If yes,<br>Where:<br>Year:                               |                                    | Have you been declared bankrupt in the last 10 years?   |                       | ☐ Yes ☐ No If yes,<br>Where:<br>Year:                  |   |                               |                             |
| ☐ Yes ☐ No If yes,<br>Amount per month: \$<br>To whom:              |                                    | Are you obligated to make Alimony, Support or<br>Maintenance Payments?                                      |                       | ☐ Yes ☐ No If yes,<br>Amount per month: \$<br>To whom: |   |                               |                             |

| Applicant 7. Employme  | nt Information Joint Applicant or Other Party  |
|--|--|
| <b>1st Employer:</b> Current Previous Self No. of Yrs.:<br>Name:<br>Address:   | <b>1st Employer:</b> Current Previous Self No. of Yrs.:<br>Name:<br>Address:   |
| Mgr.: Phone:<br>Gross Monthly Salary/Comm.: \$<br>Position/Title:  | Mgr.: Phone:<br>Gross Monthly Salary/Comm.: \$<br>Position/Title:  |
| <b>2nd Employer:</b> 🗆 Current 🗆 Previous 🗆 Self No. of Yrs.:  | <b>2nd Employer:</b> Current Crevious Self No. of Yrs.:  |
| Name:<br>Address:  | Name:<br>Address:  |
| Mgr.: Phone:   | Mgr.: Phone:   |
| Gross Monthly Salary/Comm.: \$<br>Position/Title:  | Gross Monthly Salary/Comm.: \$<br>Position/Title:  |
| Applicant 8. Othe  | r Income Joint Applicant or Other Party  |
| Alimony, child support, or separate maintenance income <u>need not</u> be<br>revealed if you do not wish to have it considered as a basis for repaying<br>this obligation.<br>Alimony, child support, separate maintenance received under:   | Alimony, child support, or separate maintenance income <u>need not</u> be<br>revealed if you do not wish to have it considered as a basis for repaying<br>this obligation.<br>Alimony, child support, separate maintenance received under:   |
| 🗌 Court order 🛛 Written agreement 🗌 Oral understanding   | 🗆 Court order 🛛 Written agreement 🗌 Oral understanding   |
| Other Income:  | Other Income:  |
| \$ per Month   | \$ per Month   |
| Source:  | Source:  |
|  | Is any income listed in Sections 5, 7 or 8 likely to be reduced before the   |
| Is any income listed in Sections 5, 7 or 8 likely to be reduced before the credit is paid off?<br>Yes <i>(Explain in section 10.)</i> No   | credit is paid off?  |
| credit is paid off?  | credit is paid off?  |
| credit is paid off?         Yes (Explain in section 10.)       No         Applicant       9. Marit         Leave blank, unless:       9. Marit         (1) the credit will be secured, or       9. (2) you reside in a community property state, or         (3) you are relying on property, located in a community property state, as a basis for repayment.       Married         Separated       Unmarried (including single, divorced, widowed)  | credit is paid off?         Yes (Explain in section 10.)       No         al Status       Joint Applicant or Other Party         Leave blank, unless:       Joint Applicant or Other Party         (1) the credit will be secured, or       (2) you reside in a community property state, or         (3) you are relying on property, located in a community property state, as a basis for repayment.       Married         Separated       Unmarried (including single, divorced, widowed)   |
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be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied. **13. Certifications, Authorizations and Signatures** You certify that everything you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Credit Application if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this Credit Application whether or not it is approved. You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.

You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

□ Electronic Signature. If checked, You further agree that you have signed this *Credit Application* with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire *Credit Application* and notices before you signed it. You received a paper copy of this *Credit Application* after it was signed. You understand that this *Credit Application* is in the electronic form that we will keep. We may rely on, and enforce, this *Credit Application* in the electronic form or as a paper version of the electronic form.

**Applicant Signature** 

Date

Joint Applicant, or Other Party, Signature

Date

(if applicable)

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, *et seq.* 

If the credit is to be used to finance an automobile, recreational vehicle, boat or other insurable collateral, we need to know your:

Insurance Agent's Name

**Insurance Agent's Address** 

-

City

State Zip Code

**12. Notices** New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report

was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may

Phone Number

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

## Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

| Ethnicity: Check one or more   | Race: Check one or more   |  |  |  |  |
|--|---|--|--|--|--|
| Hispanic or Latino Hispanic or Latino Hexican Puerto Rican Cuban Other Hispanic or Latino - <i>Print origin:</i>   | American Indian or Alaska Native - Print name of enrolled<br>or principal tribe:  |  |  |  |  |
| For example: Argentinean, Colombian, Dominican,<br>Nicaraguan, Salvadoran, Spaniard, and so on.<br>Not Hispanic or Latino<br>I do not wish to provide this information                     | Asian     Asian Indian Chinese Filipino     Japanese Korean Vietnamese     Other Asian - Print race:  |  |  |  |  |
| Sex<br>Female<br>Male<br>I do not wish to provide this information   | For example: Hmong, Laotian, Thai, Pakistani,         Cambodian, and so on.         Black or African American         Native Hawaiian or Other Pacific Islander         Native Hawaiian I Guamanian or Samoan         Chamorro         Other Pacific Islander - Print race:         For example: Fijian, Tongan, and so on. |  |  |  |  |
|  | <ul> <li>White</li> <li>I do not wish to provide this information</li> </ul>  |  |  |  |  |
| To Be Completed by Financial Institution (for application tak  | en in person):  |  |  |  |  |
| Was the ethnicity of the Borrower collected on the basis of<br>Was the sex of the Borrower collected on the basis of visua<br>Was the race of the Borrower collected on the basis of visua | al observation or surname?  |  |  |  |  |
| The Demographic Information was provided through:  |   |  |  |  |  |
| Face-to-Face Interview (includes Electronic Media w/Video Component)   | ephone Interview 🗌 Fax or Mail 🗌 Email or Internet  |  |  |  |  |
| Borrower Name:   |   |  |  |  |  |
| Uniform Residential Loan Application-Demographic Information Addendum<br>Freddie Mac Form 55 • Fannie Mae Form 1003  | Revised 09/20   |  |  |  |  |

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