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 Creditor Account No. Class No. **Date Received** ("You" means Applicant, et al; and "We" means Creditor) 1. Type of Application Check only one of the three types: $\ \square$ Individual Credit - You are relying solely 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 Applicant Joint Applicant as income or assets from other sources. 2. Type of Requested Credit Financing Type No. of Months Repayment Interval **Application Date** Amount First Payment Date □ New ☐ Monthly Refinance ☐ Modification Loan Purpose Credit Type Security for Credit Proceeds of Credit to Be Used for ☐ Line of Credit ☐ Agricultural □ Unsecured To purchase property that will secure your credit □ Loan □ Secured ☐ To purchase property that is a residential dwelling and is not real estate Business □ Sale □ Consumer ☐ To finance home improvements to a residential dwelling □ Lease ☐ Other (describe): Applicant 3. Applicant Information Joint Applicant or Other Party Full Name (First, Middle, Last) Full Name (First, Middle, Last) Gov't ID Type Gov't ID No. Gov't ID Issued By Gov't ID No. Gov't ID Type Gov't ID Issued By Gov't ID Issue Date Gov't ID Issue Date Gov't ID Exp. Date Date of Birth Gov't ID Exp. Date Date of Birth Primary Phone
Cell Soc. Sec. No. Primary Phone

Cell **Second Phone** Soc. Sec. No. **Second Phone** ☐ Cell ☐ Cell **Email Address: Email Address:** Present Address □ Own Rent No. of Yrs.: Present Address □ Own Rent No. of Yrs.: Previous Address ☐ Own ☐ Rent No. of Yrs.: Previous Address
Own □ Rent No. of Yrs.: Dependents Ages: Dependents Ages: Nearest Relative (not living with you) Nearest Relative (not living with you) Name: Name: Address: Address: ☐ Cell Telephone: Telephone: Your Relationship to us (or our affiliate) Your Relationship to us (or our affiliate) ☐ Employee ☐ Insider (Shareholder, Director, Officer) ☐ Employee ☐ Insider (Shareholder, Director, Officer) Have you ever received credit from us? ☐ Yes Have you ever received credit from us? ☐ Yes

If yes, when:

office/branch:

If yes, when:

office/branch:

4. Asset and Debt Information If the "Joint Applicant" or "Other Party" Sections were completed, this Section should be completed by giving information about both the Applicant, and the Joint Applicant or Other Party, if applicable. **Assets Owned** Remaining Balance of Lien (Enter "O" if none) Type of Asset or Account Number Current Market Value Asset Owner's Name Description \$ ☐ Amounts from \$ \$ Continuation Form **Total Assets** \$ \$ Outstanding Debts (This section should be charge accounts, installment contracts, credit cards, rent, mortgages and other obligations.) Type of Debt, or Account Number Monthly Payment Creditor Name **Original Amount** Present Debtor's Name Past Due Balance (Yes/No) Landlord ☐ Rent Payment Ġ ☐ Mortgage \$ ☐ Amounts from Continuation Form \$ \$ \$

Original Amount Borrowed

\$

\$

Total Debts

Credit References - Name

Date Paid in Full

| Applicant | | 5. Employme | nt Information | Joint Applicant or Other Party | | | |
|---|---|--|--|---|--|--|--|
| 1st Employer: Curren | t 🗌 Previous 🛭 | Self No. of Yrs.: | 1st Employer: Current | ☐ Previous ☐ Self No. of Yrs.: | | | |
| Name: | | | Name: | | | | |
| Address: | | | Address: | | | | |
| | | | | | | | |
| | DI | | | Di | | | |
| Mgr.: Gross Monthly Salary/Cor | Phone: | | Mgr.: | Phone: | | | |
| Position/Title: | mm.: \$ | | Gross Monthly Salary/Comr Position/Title: | n.: \$ | | | |
| | | - 0 1/4 | | | | | |
| 2nd Employer: Curren | t Previous | Self No. of Yrs.: | 2nd Employer: ☐ Current Name: | ☐ Previous ☐ Self No. of Yrs.: | | | |
| Name: Address: | | | Address: | | | | |
| Address. | | | Address. | | | | |
| | | | | | | | |
| Mgr.: | Phone: | | Mgr.: | Phone: | | | |
| Gross Monthly Salary/Cor | mm.: \$ | | Gross Monthly Salary/Comr | n.: \$ | | | |
| Position/Title: | | | Position/Title: | | | | |
| 3rd Employer: Curren | t 🗌 Previous 🛭 | Self No. of Yrs.: | 3rd Employer: Current | ☐ Previous ☐ Self No. of Yrs.: | | | |
| Name: | | | Name: | | | | |
| Address: | | | Address: | | | | |
| | | | | | | | |
| NA | Dhana | | NA | Dhama | | | |
| Mgr.: Gross Monthly Salary/Cor | Phone: mm.: \$ | | Mgr.: | Phone: | | | |
| Position/Title: | IIIII P | | Position/Title: | Gross Monthly Salary/Comm.: \$ | | | |
| • | | 6.04 | | Link Annlinent on Other Bonton | | | |
| Applicant | | | r Income | Joint Applicant or Other Party | | | |
| Alimony, child support, o | | ince income <u>need not</u> be ered as a basis for repaying | | separate maintenance income <u>need not</u> be to have it considered as a basis for repaying | | | |
| this obligation. | sii to iiave it coiisiu | ereu as a basis for repaying | this obligation. | to have it considered as a basis for repaying | | | |
| _ | _ | | | | | | |
| Alimony, child support, se | eparate maintenanc | e received under: | Alimony, child support, separate maintenance received under: | | | | |
| ☐ Court order ☐ Writ | ten agreement \square | Oral understanding | ☐ Court order ☐ Written agreement ☐ Oral understanding | | | | |
| Other Income: | | | Other Income: | | | | |
| \$ | per Month | | \$ pe | \$ per Month | | | |
| Source: | | | Source: | | | | |
| | ections 4, 5 or 6 like | ely to be reduced before the | | tions 4, 5 or 6 likely to be reduced before the | | | |
| credit is paid off: | | | credit is paid off: | | | | |
| ☐ Yes (Explain in section | <i>10.)</i> □ No | | ☐ Yes (Explain in section 10 | 0.) 🗆 No | | | |
| Applicant | | 7. Other (| Obligations | Joint Applicant or Other Party | | | |
| ☐ Yes ☐ No If y | es, | Are you a co-maker, endor | | ☐ Yes ☐ No If yes, | | | |
| Amount: \$ | | guarantor on any loan, con | tract or other obligation? | Amount: \$ | | | |
| For whom: | | | | For whom: | | | |
| To whom: | | | | To whom: | | | |
| ☐ Yes ☐ No If y | es. | Are there any unsatisfied ju | udgments against you? | ☐ Yes ☐ No If yes, | | | |
| Amount per month: \$ | , | , , | 0 0 , | Amount per month: \$ | | | |
| To whom: | | | | To whom: | | | |
| | | | | | | | |
| ☐ Yes ☐ No If yes, Have you been declared b | | Have you been declared ba | ankrupt in the last 10 years? | ☐ Yes ☐ No If yes, | | | |
| Where: | | | | Where: | | | |
| Year: | | | | Year: | | | |
| ☐ Yes ☐ No If yes, Are you obligated to ma | | Are you obligated to make | Alimony, Support or | ☐ Yes ☐ No If yes, | | | |
| Amount per month: \$ | | Maintenance Payments? | | Amount per month: \$ | | | |
| To whom: | | | To whom: | | | | |
| | | | | | | | |
| D T | | | nation (if secured) | D | | | |
| Property Type | Property Description | on | | Property Location and Address | | | |
| ☐ Boat or Vessel☐ Certificate of Deposit | | | | | | | |
| ☐ Deposit Account | | | | | | | |
| ☐ Manufactured Home | | | | | | | |
| ☐ Motor Vehicle | | | | | | | |
| | | | | | | | |
| | ☐ Residential Dwelling ☐ Homestead Property | | | | | | |
| Primary Use of Property | Property Owner(s) Names & Addresses | | | | | | |
| I □ A ===i = 4=== | | Hamioo a Maaroooo | | | | | |
| ☐ Agricultural☐ Business | . , | numbe a number | | | | | |

| Leave blank, unless: | Applicant | Applicant | | Status | Joint Applica | nt or Other Party | | | | | |
|--|--|---|---------------------------|---|--|-------------------|--|--|--|--|--|
| Separated This is the content of | (1) the credit will be secur(2) you reside in a communication(3) you are relying on prop | nity property state, or perty, located in a commi | | (1) the credit will be secured (2) you reside in a communit (3) you are relying on proper | r ty property state, or rty, located in a com | | | | | | |
| 10. Additional Information or Explanations 11. Notices California Residents. Each applicant, if married, may apply for a separate account. 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 be ordered or utilized in connection with an update, renewal or extension of credit which you have applied. Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditors makes credit equally available to all creditors makes credit equally available to all creditors and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt executed by the homestead or debt to another lender. Wisconsin Redents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes \$ 765.79 or a court decree under Wisc. Statutes \$ 765.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adversal to obligation. For Married Wisconsian Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse. You certify that overpring you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your involvedge. You understand that you for married with the credit application of each provision when t | ☐ Separated | • | | ☐ Separated | | | | | | | |
| California Residents. Each applicant, if married, may apply for a separate account. 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, we will eliquid, we will left you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of ordelf for which you have applied. Ohio Residents. The Ohio lavas against discrimination require all credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Compliance with this law. Compliance with this law. Confidence of detailed to the detailed of knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender. Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statuses 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred. The credit compliance of the credit or provision of any marital property agreement, unilateral statement under Wisc. Statuses 5766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Credit application is necurity and the Credit Applicatio | | | | | | | | | | | |
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| New York Residents. A consumer report may be ordered in connection with your application. Upon you request, we will inform you whether or not a report was ordered. He report was ordered or utilized in connection with an update, renewal or extension of credit for which you have applied. Olio Residents. The Ohio lows against discrimination require all creditors make credit equally available to all conditions and that credit applications maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. Taxas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender. Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes 3 766.50 or a court decree under Wisc. Statutes 3 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred. **Credit Granted States** (Statutes**) 1.00 of the credit separate of the credit property agreement is the credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Credit may be required by law to give notice of this transaction to my spouse. ***Properties** (Application States**) 1.00 of your knowledge. Our 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 you subsequen | California Residents Fach | applicant if married ma | | | | | | | | | |
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| 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 Other Party | 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 | | | | | | | | | | |
| 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. **Date** Applicant Signature** Date** Joint Applicant, or Other Party, Signature** Date** Application** Date** Signature** Date** Joint Applicant, or Other Party, Signature** Date** Application** Signature** Date** Joint Application** Date** Signature** Date** Sig | You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions | | | | | | | | | | |
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| 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. **Mortgage Loan Originator Information** If this Credit Application is secured by a consumer's residential dwelling that is owned by you, we may be required under federal or state law to disclose our mortgage loan origination identification number(s), which are as follows, if applicable: * Mortgage Loan Originator Name and Identifier: * Mortgage Loan Origination Company Name and Identifier: * For Creditor Use** | intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire <i>Credit Application</i> and notices before you signed it. You received a paper copy of this <i>Credit Application</i> after it was signed. You understand that this <i>Credit Application</i> is in the electronic form that we will keep. We may rely on, and enforce, this <i>Credit Application</i> in the electronic form or as a paper version of the | | | | | | | | | | |
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| If this Credit Application is secured by a consumer's residential dwelling that is owned by you, we may be required under federal or state law to disclose our mortgage loan origination identification number(s), which are as follows, if applicable: Mortgage Loan Originator Name and Identifier: Mortgage Loan Origination Company Name and Identifier: For Creditor Use | Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts | | | | | | | | | | |
| disclose our mortgage Ioan origination identification number(s), which are as follows, if applicable: Mortgage Loan Originator Name and Identifier: Mortgage Loan Origination Company Name and Identifier: For Creditor Use | | | | | | | | | | | |
| | disclose our mortgage loan origination identification number(s), which are as follows, if applicable: ◆ Mortgage Loan Origination Company Name and Identifier: ◆ Mortgage Loan Origination Company Name and Identifier: | | | | | | | | | | |
| | Date Received | Received By | | | Action Taken | Reason Code(s) | | | | | |