

CREDIT APPLICATION

***** SAMPLE *****

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. 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.

TYPE OF CREDIT REQUESTED IMPORTANT: Check (X) the appropriate boxes below and complete the applicable sections.				FOR CREDITOR USE	
<input type="checkbox"/> SECURED <input type="checkbox"/> INDIVIDUAL CREDIT - relying solely on my income or assets				DATE _____ CLASS NO. _____ ACCOUNT NO. _____	
<input type="checkbox"/> UNSECURED <input type="checkbox"/> INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources				APPROVED <input type="checkbox"/> BY _____ DECLINED <input type="checkbox"/> BY _____	
<input type="checkbox"/> JOINT CREDIT - We intend to apply for joint credit. (initials) _____					
AMOUNT REQUESTED \$ 30,000.00	FOR HOW LONG 60 MONTHS	PAYMENT DATE DESIRED 1st	WANT TO REPAY <input checked="" type="checkbox"/> MONTHLY <input type="checkbox"/>	PROCEEDS OF LOAN TO BE USED FOR: Purchase 2021 Ford F-150	

SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle) TESTER, JOHN D.					
BIRTHDATE 01-01-1980	TELEPHONE NO. XXX-XXX-XXXX	DRIVER'S LICENSE NO. XXX-XX-XXXX	SOCIAL SECURITY NO. XXX-XX-XXXX	NO. DEPENDENTS 0	AGES OF DEPENDENTS
ADDRESS (Street, City, State & Zip) 123 4th STREET CITY, ST ZIP			County COUNTY NAME	Do you <input checked="" type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG? X YEARS
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address)			County	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG?
EMPLOYER (Company Name & Address) ABC COMPANY 567 8th STREET CITY, ST ZIP					HOW LONG? X YEARS
BUSINESS PHONE Ext. XXX-XXX-XXXX	POSITION OR TITLE MANAGER		GROSS:\$ 3,200	SALARY PER MONTH NET:\$ 2,500	
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG?
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU TESTER, JANE B.		RELATIONSHIP SISTER	TELEPHONE NO. (Include Area Code) XXX-XX-XXXX		
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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
SOURCES OF OTHER INCOME					AMOUNT PER MONTH \$
Is any income listed in this Section likely to be reduced before the credit request is paid off? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (Explain)			Have you previously received credit from us? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes - When?		

SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

NAME (Last, First, Middle)					
BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
RELATIONSHIP TO APPLICANT (if any)	PRESENT ADDRESS (Street, City, State & Zip)				HOW LONG?
EMPLOYER (Company Name & Address)					HOW LONG?
BUSINESS PHONE Ext.	POSITION OR TITLE		GROSS:\$	SALARY PER MONTH NET:\$	
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG?
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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
SOURCES OF OTHER INCOME					AMOUNT PER MONTH \$
Is any income listed in this Section likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)			Has Joint Applicant or Other Party ever received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?		

SECTION C - MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

APPLICANT <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input checked="" type="checkbox"/> UNMARRIED (INCLUDING SINGLE, DIVORCED, AND WIDOWED)	JDT
OTHER PARTY <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (INCLUDING SINGLE, DIVORCED, AND WIDOWED)	

SECTION D – ASSET & DEBT INFORMATION

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant 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	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT	VALUE
CHECKING ACCOUNT NUMBER(S) (WHERE) #1 BANK	JOHN D. TESTER	NO	\$ 5,000
SAVINGS ACCOUNT NUMBER(S) (WHERE) #1 BANK	JOHN D. TESTER	NO	10,000
CERTIFICATE OF DEPOSIT(S) (WHERE)			
MARKETABLE SECURITIES (ISSUER, TYPE, NO. OF SHARES)			
REAL ESTATE (LOCATION, DATE ACQUIRED)			
LIFE INSURANCE (ISSUER, FACE VALUE)			
AUTOMOBILES (MAKE, MODEL, YEAR) 2017 FORD EXPLORER	JOHN D. TESTER	YES	20,000
OTHER (LIST)			
TOTAL ASSETS			\$ 35,000

OUTSTANDING DEBTS (Including charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER #1 BANK	<input checked="" type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage	JOHN D. TESTER	(OMIT RENT) \$ 50,000	(OMIT RENT) \$ 45,000	\$ 700
AUTOMOBILES (describe) 2017 FORD EXPLORER	678910	JOHN D. TESTER	35,000	15,000	250
FED LOAN SERVICING	123456	JOHN D. TESTER	20,000	5,000	75
VISA	1234-56-789	JOHN D. TESTER	2,000	500	25
TOTAL DEBTS			\$ 107,000	\$ 65,500	\$ 1,050

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable): Are

you obligated to make Alimony, Support or Maintenance Payments? No Yes
 If yes, to (Name & Address) _____ Amt. per month \$ _____
 Are you a co-maker, endorser, or guarantor on any loan or contract? No Yes If yes, for whom? _____ To whom? _____
 Are there any unsatisfied judgments against you? No Yes If yes, to whom owed? _____ Amount \$ _____
 Have you been declared bankrupt in the last 10 years? No Yes If yes, where? _____ Year? _____

SECTION E – SECURED CREDIT Complete only if credit is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION
2018 FORD F-150 PICK UP

NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any).

SIGNATURES I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved.

By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

John D. Tester

12-4-2023

Applicant's Signature

Date

Other Signature (Where Applicable)

Date