



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 or on the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and C. If the requested credit is to be secured, also complete Section D.

___ 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 the requested credit is to be secured, also complete Section D.

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.
The insurance product or annuity is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, the Bank, or an affiliate of the Bank.
You are NOT obligated to purchase this insurance product or annuity from the Bank or an Affiliate of the Bank. If such product is required by the Bank, you may purchase this product from an outside source of your choosing.

Amount Requested \$ _____ Payment Date Desired _____ Proceeds of Credit To Be Used For _____
SECTION A - Information regarding Applicant #1
Full Legal Name _____ Birth Date _____
Present Street Address _____ City, State, ZIP _____ Years There _____
Present Mailing Address _____ City, State, ZIP _____ Years There _____
Home Phone _____ Mobile Phone _____ Additional Phone _____ Email _____
Social Security Number _____ Driver's License Number _____ State _____ Exp _____

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 (explain in detail on separate sheet) ___ 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)
Full Legal Name _____ Birth Date _____
Present Street Address _____ City, State, ZIP _____ Years There _____
Present Mailing Address _____ City, State, ZIP _____ Years There _____
Home Phone _____ Mobile Phone _____ Additional Phone _____ Email _____
Social Security Number _____ Driver's License Number _____ State _____ Exp _____

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 (explain in detail on separate sheet) ___ 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 if rent)	(Omit if 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 employed by a marijuana, hemp, or CBD related business? Explain _____
<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.

TAXPAYER CONSENT: I/We understand and agree that Lender may obtain, use, and share my state and federal tax return information for purposes of: 1) reviewing and responding to this loan application; 2) originating the loan; 3) servicing the loan; 4) selling or transferring all or part of the loan or any interest in it; and 5) internal marketing analysis, marketing to me/us, and other marketing as permitted by law. These representations, tax return information consent, and authorizations extend not only to Lender, but also to Third Parties, including loan servicers, any insurer of the loan, governmental agency loan guarantors, marketing companies, and to any investor to whom Lender may sell all or any part of the loan, as well as to affiliates, agents, and any successors and assigns of Lender and Third parties. I/We further authorized Lender to provide any such insurer or investor any information and documentation that they may request with respect to my/our application, credit, or loan.

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 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 | |