

Credit Application

IMPORTANT: Please read these directions before completing this Application, and check (✓) the appropriate box below.

- If you are applying for individual credit in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Section A. If the requested credit is to be secured, also complete Section C and Section D.
- If you are applying for joint credit with another person, complete all Sections except D, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section D.
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except D to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets on which you are relying. If the requested credit is to be secured, then complete Section D.

AMOUNT REQUESTED \$	PAYMENT DATE DESIRED	PROCEEDS OF CREDIT TO BE USED FOR
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SECTION A - INFORMATION REGARDING APPLICANT

FULL NAME (Last, First, Middle)	BIRTH DATE	SOCIAL SECURITY NO.
PRESENT ADDRESS (Street, City, State, Zip)	HOW LONG AT PRESENT ADDRESS?	HOME PHONE

PRESENT EMPLOYER (Company Name & Address)

LENGTH OF EMPLOYMENT	POSITION OR TITLE	BUSINESS PHONE Ext.
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YOUR PRESENT GROSS SALARY OR COMMISSION \$ Per	YOUR PRESENT NET SALARY OR COMMISSION \$ Per
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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	SOURCES OF OTHER INCOME
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Is any income listed in this section likely to be reduced before the credit requested is paid off? No Yes (Explain)

Checking Account No. _____ Name of Financial Institution _____
Savings Account No. _____ Name of Financial Institution _____

NAME & ADDRESS OF NEAREST LIVING RELATIVE NOT LIVING WITH YOU	RELATIONSHIP	TELEPHONE NO. (Include Area Code)
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SECTION B - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (use separate sheets if necessary).

FULL NAME (Last, First, Middle)	BIRTH DATE	SOCIAL SECURITY NO.	
RELATIONSHIP TO APPLICANT (If Any)	PRESENT ADDRESS (Street, City, State, Zip)	HOW LONG AT PRESENT ADDRESS?	HOME PHONE

PRESENT EMPLOYER (Company Name & Address)

LENGTH OF EMPLOYMENT	POSITION OR TITLE	BUSINESS PHONE EXT.
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YOUR PRESENT GROSS SALARY OR COMMISSION \$ Per	YOUR PRESENT NET SALARY OR COMMISSION \$ Per
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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	SOURCES OF OTHER INCOME
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Is any income listed in this section likely to be reduced before the credit requested is paid off? No Yes (Explain)

Checking Account No. _____ Name of Financial Institution _____
Savings Account No. _____ Name of Financial Institution _____

NAME & ADDRESS OF NEAREST LIVING RELATIVE NOT LIVING WITH YOU	RELATIONSHIP	TELEPHONE NO. (Include Area Code)
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SECTION C - MARITAL STATUS (Do not complete if this is an application for individual unsecured credit.)

Applicant	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (Including single, divorced and widowed)
Other party	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (Including single, divorced and widowed)

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT (Omit Rent)	PRESENT BALANCE (Omit Rent)	MONTHLY PAYMENTS	PAST DUE Yes/No
Landlord or Mortgage Holder	Rent Payment or Mortgage		\$	\$	\$	
TOTAL DEBTS			\$	\$	\$	

SECTION D - SECURED CREDIT (Complete only if credit is to be secured. Briefly describe the property to be given as security.)

Property Description: _____

Name & Address of all co-owners of the property: _____

If security is real estate, do you currently escrow for insurance and taxes on your first mortgage loan? Yes _____ No _____

If security is real estate, please give full name of spouse (if any): _____

Applicant(s) authorizes CoreFirst Bank & Trust to obtain copies of any insurance documents pertaining to collateral that may be purchased or pledged in conjunction with this application.

Applicant Initials

Applicant Initials

SECTION E - IMPORTANT NOTICES (Do not sign form until you read it and understand its contents)

CREDIT APPLICATION DISCLOSURE

Insurance and/or annuity products may be solicited, offered or sold in connection with the type of credit for which you have applied. We cannot, as a condition for you to obtain this credit:

- require you to purchase an insurance product or annuity from us, or from any of our affiliates; or
- make you agree not to obtain, or prohibit you from obtaining, an insurance product or annuity from another company that is not affiliated with us.

INSURANCE/ANNUITY PRODUCTS DISCLOSURE

The insurance product or annuity that you agree to purchase from us or our affiliates:

- is not a deposit or other obligation of ours, or our affiliates; and
- is not guaranteed by us or our affiliates; and
- is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States (with the exception of any federal crop insurance or federal flood insurance); and
- is not insured by us or our affiliates; and
- if the insurance product or annuity that you agree to purchase from us or our affiliates involves investment risk, this risk includes the possible loss of value and principal.

ACKNOWLEDGMENT:

INSURANCE DISCLOSURE: The undersigned applicant(s) hereby acknowledge(s) receipt of this Credit Application Disclosure for Insurance/Annuity products on the date indicated below, and has read and understood its contents.

JOINT CREDIT DISCLOSURE: Each applicant signing below hereby acknowledges that they intend to apply for joint credit.

Applicant's Signature _____ Date _____

Applicant's Signature _____ Date _____

Applicant's Signature _____ Date _____

Applicant's Signature _____ Date _____

Everything that I have stated in this Application is correct to the best of my knowledge. I understand you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

LENDER CERTIFICATION. The undersigned hereby certifies that on behalf of Lender he/she orally provided the above disclosures to the Applicant(s) on the date noted below.

By _____ Date _____

Its _____