

## Credit Application

AMOUNT REQUESTED \$	PAYMENT DATE DESIRED	PROCEEDS OF CREDIT TO BE USED FOR
------------------------	----------------------	-----------------------------------

### SECTION A - INFORMATION REGARDING APPLICANT

FULL NAME (Last, First, Middle)		BIRTH DATE	SOCIAL SECURITY NO.
PRESENT ADDRESS (Street, City, State, Zip)		YEARS THERE?	HOME PHONE
PRESENT EMPLOYER (Company Name & Address)		CELL PHONE	
LENGTH OF EMPLOYMENT	OCCUPATION	BUSINESS PHONE Ext.	

YOUR PRESENT GROSS SALARY OR COMMISSION \$ Per	YOUR PRESENT NET SALARY OR COMMISSION \$ Per
---	---

**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
------------------------	-------------------------

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)
---	--------------	-----------------------------------

### 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	PRESENT ADDRESS (Street, City, State, Zip)	YEARS THERE?	HOME PHONE
PRESENT EMPLOYER (Company Name & Address)		CELL PHONE	
LENGTH OF EMPLOYMENT	OCCUPATION	BUSINESS PHONE EXT.	

YOUR PRESENT GROSS SALARY OR COMMISSION \$ Per	YOUR PRESENT NET SALARY OR COMMISSION \$ Per
---	---

**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
------------------------	-------------------------

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)
---	--------------	-----------------------------------

### SECTION C - MARITAL STATUS (Do not complete if this is an application for individual unsecured credit.)

Applicant                     Married                     Separated                     Unmarried (Including single, divorced and widowed)  
 Other party                 Married                     Separated                     Unmarried (Including single, divorced and widowed)

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

Creditor	Account Number	Name on Account	Original Debt	Current Balance	Payment Amount	Past Due?
Landlord or Mortgage Holder	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(omit - rent)	(omit - rent)		

ASSETS (Include savings, money market, 401K and other investment accounts.)			
Financial Institution or Investment Firm	Type of Account	Name on Account	Account Value

**SECTION E - Declarations**

	Borrower		Co-Borrower	
Are there any outstanding judgments against you?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Have you filed a bankruptcy petition in the past 7 years?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Are you party to a lawsuit?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Have you directly or indirectly obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Are you presently delinquent or in default of any financial obligation?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Are you obligated to pay alimony, child support, or separate maintenance?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No

**SECTION F - 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: \_\_\_\_\_

Insurance Company: \_\_\_\_\_ Agent Name: \_\_\_\_\_ Phone: \_\_\_\_\_

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): \_\_\_\_\_

**SECTION G - 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 the Credit Application Disclosure and Insurance/Annuity Products Disclosure on the date indicated below, and has read and understood its contents.

Applicant's Initials \_\_\_\_\_ Applicant's Initials \_\_\_\_\_

**SECTION H - JOINT CREDIT DISCLOSURE:**

Each applicant initialing below hereby acknowledges that they intend to apply for joint credit.

Applicant's Initials \_\_\_\_\_ Applicant's Initials \_\_\_\_\_

**SECTION I - BORROWER'S ACKNOWLEDGEMENT:**

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.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

**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 \_\_\_\_\_ Title \_\_\_\_\_

**BANK USE ONLY**

Primary Borrower		Document Type	ID#	Where Issued	Issue Date	Expiration Date
Existing Customer <input type="checkbox"/>	Primary					
	Secondary					
Secondary Borrower		Document Type	ID#	Where Issued	Issue Date	Expiration Date
Existing Customer <input type="checkbox"/>	Primary					
	Secondary					

**EMPLOYEE CERTIFICATION:** The undersigned hereby certifies that on behalf of CoreFirst Bank & Trust, he/she physically reviewed the above designated documents for the purpose of verifying the NAME, ADDRESS, DATE OF BIRTH, and SOCIAL SECURITY NUMBER "For a Person" and/or the NAME, ADDRESS, EIN of entity, and the SOCIAL SECURITY NUMBER and DATE OF BIRTH of all signers "For a Non-Person" on the above reference customer.

Date \_\_\_\_\_ Signature \_\_\_\_\_ Title \_\_\_\_\_



**BORROWER'S AUTHORIZATION TO RELEASE INFORMATION**

To: \_\_\_\_\_

RE: \_\_\_\_\_

Customer Name

\_\_\_\_\_  
Address

I/We have applied for a loan from CoreFirst Bank & Trust. As part of this loan process, CoreFirst Bank & Trust may verify information contained in my loan application and in other documents required in connection with this loan request.

I/We authorize you to provide to CoreFirst Bank & Trust for verification purposes the following **applicable** information:

- Past and present employment or income records
- Bank account and any other asset balances
- Lien verification and updated payoff information
- Proof of insurance
- Signed Purchase Agreement
- Other consumer credit references

The information CoreFirst Bank & Trust obtains is only to be used to process my current request for a loan. This authorization is valid 60 days from the date of signature(s).

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date