Position or title: Employer's Address: \_\_\_ Previous Employer:

Previous Employer's Address: \_\_

Checking Account No.: \_\_\_

Savings Account No.: \_\_ Name of nearest relative not living with Joint Applicant, User, or Other Party: \_

\_\_\_\_\_ per \_\_\_\_

Is any income listed in this Section likely to be reduced in the next two years?  $\square$  Yes (Explain in detail on a separate sheet.) No  $\square$ 

(Do not complete if this is an application for an individual account.)

☐ Separated

☐ Separated

Relationship: \_\_\_\_\_ Address: \_\_\_\_

SECTION C—MARITAL STATUS

#### CREDIT APPLICATION IMPORTANT: Read these Directions before completing this Application.

Check Appropriate		n individual account in your ow on as the basis for repayment of			
Box	•	joint account or an account tha	• • •	•	
	we intend to apply for jo	int credit	Co-Applicant		
	on the income or assets o	n individual account, but are re f another person as the basis for mation in B about the person of	r repayment of the credit re	equested, complete al	Sections to the extent
SECTION A	—INFORMATION REGAR	DING APPLICANT			
Full Name (I	Last, First, Middle):		A		Birthdate: / /
Present Stree	et Address:				Years there:
City:		State:	Zip:	Telephone:	
	ity No.:		Driver's License No.: _		
Previous Str	eet Address:				Years there:
City:		State:	Zip:		
Present Emp	loyer:				
Position or t	itle:		Name of supervisor:		
Employer's	Address:		-		
Previous Em	ployer:				Years there:
	ployer's Address:				
Present net s	alary or commission: \$	per	No. Dependents:	Ages:	
Alimony, ch	ild support, or separate main	tenance income need not be	revealed if you do not wis	sh to have it consider	ed as a basis for repayi
this obligati	on.		•		
Alimony, ch	ild support, separate maintenan	ce received under: court order	written agreement	oral understanding	
Other incom	e: \$ per _	Source(s	) of other income:	***	
Is any incom  ☐ Yes (Exp	ne listed in this Section likely to lain in detail on a separate shee	be reduced in the next two yes	ars?		
Have you ev	er received credit from us?	When?		Office:	
Checking A	count No.:		Institution and Branch:	No. and the Control of the Control o	
Savings Acc	ount No.:		Institution and Branch:	**************************************	
	rest relative ith you:			Telephone:	
-	o:Add				
	B—INFORMATION REGAI				heets if necessary)
	Last, First, Middle):				• /
	to Applicant (if any):				Didioo.
•	et Address:				Years there:
	et ridaress.				
	my No	State.	Duranda Liannas Mai		

Name of supervisor:

\_\_\_\_\_Institution and Branch:

☐ Unmarried (including single, divorced, and widowed)

Unmarried (including single, divorced, and widowed)

Present Employer: Years there: Telephone: Years there:

Present net salary or commission: \$ \_\_\_\_\_\_ 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 Alimony, child support, separate maintenance received under: court order uritten agreement oral understanding Source(s) of other income: \_

Telephone:

Institution and Branch:

ASSETS OWNED (use separa	ate sheet if necessary.)		1		Cubiaa	na Dake	***************************************	
	iption of Assets		Value			t to Debt?	Name(s) of Owner	(s)
ash			\$					
utomobiles (Make, Model, Y	(ear)	B-0-10 B-0-1						
ash Value of Life Insurance ace Value)	(Issuer,							
eal Estate (Location, Date A	cquired)							
Laboration (Laboration (Labora	Town No. (Channe)		ļ					
larketable Securities (Issuer,	Type, No. of Shares)							
Other (List)								
otal Assets			s					
UTSTANDING DEBTS (L	nclude charge accounts, ins nt, mortgages, etc. Use sep		ontracts, credit c	ards,				
Creditor	Type of Debt or Acct. No.		ne in Which	Orig	inal bt	Present Balance	Monthly Payments	Past Due? Yes/No
(Landlord or Mortgage Holder)	☐ Rent Payment ☐ Mortgage			\$ (Omit		\$ (Omit rent)		
Total Debts				\$		\$	\$	
Credit References)								Date Paid
				\$				
					***************************************			
re you a co-maker, endorser	; or		If "yes"	***************************************				***************************************
uarantor on any loan or cont	ract? Yes □ No		for whom?		Teu		whom?	
re there any unsatisfied dgments against you?	Yes □ No □ Arr	ount \$			If "yes to who	m owed?	Market Control of the	and the second second second
ave you been declared ankrupt in the last 14 years?		yes" ere?					Year	
ther Obligations—(E.g., lial	bility to pay alimony, child	support, se	eparate maintena	nce. Use	separat	e sheet if neces	sary.)	

Other Signature

(Where Applicable)

Date

Date

Applicant's Signature

### CREDIT APPLICATION

	CKEDII	AFFLICE	LIUI
IMPORTANT:	Read these Dire	ctions before	completi

Appropriate another persons as he haves for repayment of the credit respected, complete's Sections, A. C. D. and P., ontituing Band the second part of the control of the person is an application of pious credit with another person, complete all Sections, sprouding unformation in B about the paint application.    If you are applying for individual credit, but are relying in incredit in a property of production of the person of the person on whose allimost, which is special. Sections to the extent possible, providing information in B about the person on whose allimost, and individual support, or separate maintenance or not be section.    Amount Required   Payment Date Destrue   Proceed for Credit				IMPORTANT	: Read these	Directions before c	ompleting this	Application.	
If you are applying for individual ceeds, to air are lying on income from a almony, child support, or separate maintenance or on the income or assets or another persons as the beast for repayment of the credit respected, complied a Sections to the extent possible, personal and whose almony, appear or maintenance pyrinetis or income or assets you are rely and the provided in the control of th	Check Appropriate Box		another	person as the basis for repa	yment of the c	redit requested, comp	olete Sections A,	C, D, and E, omitting B	and the second part of C.
If you are applying for individual ceeds, to air are lying on income from a almony, child support, or separate maintenance or on the income or assets or another persons as the beast for repayment of the credit respected, complied a Sections to the extent possible, personal and whose almony, appear or maintenance pyrinetis or income or assets you are rely and the provided in the control of th			We int	end to apply for joint cred	it				
income of assets or another persons as the basis for repayment of the credit repeated. Complied assets you are rely.  Amount Requested  Payment Date Desired  Proceeds of Credit  To be Used for  SECTION A.—INFORMATION REGARDING APPLICANT  Fresen: Street Address:  City:  State:  Zp:  Telephone:  Social Security No:  Driver's License No:  Previous Street Address:  City:  State:  Zp:  Telephone:  State:  City:  State:  Zp:  Telephone:  Previous Street Address:  City:  State:  Name of supervisor:  Telephone:  Name of supervisor:  Employer's Address:  Years there:  Previous Employer's Address:  Previous Address:  Years there:  Again Allmony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this objects or relative not living with you.  It super not received credit from us?  Other income:  La ray notine living with you.  Checking Account No:  Institution and Branch:  Name of supervisor:  Telephone:  Years there:  Telephone:  Years there:  Years there:  Years there:  Telephone:  No. Dependents:  Agas:  Allmony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this objection.  Allmony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this objection.  Allmony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this objection.  Allmony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this objection.  Allmony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this objection.  Allmony, child support, or separate maintenance income need not be re					Applicant				
SECTION A—INFORMATION REGARDING APPLICANT Foreson Street Address    Present Street Address			income	or assets or another perso	n as the basis f	or repayment of the	credit requested	, complete all Sections	to the extent possible,
Full Name (Lass, First, Middle):    Present Street Address:		uest	ed —	Payment Date Desired					
Present Street Address:  City: State:	SECTION A	—II	NFORM	IATION REGARDING	APPLICANT	•			
City State Driver's Lucense No: Previous Employer Previous Employer's Address: Years there: City State: Years there: Zip Present Employer's Address: Years there: Previous Employer's Address: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this obligation. Alimony, child support, or separate maintenance received under court order written agreement or all understanding to Other income: S per Source(s) of other income:  Is any income lised in this Section likely to be reduced before the credit requested is paid off?  Vex (Explain in detail on a separate sheet). No  When? Office: Checking Account No: Institution and Branch: Savings Account No: Institution and Branch: Savings Account No: Institution and Branch: Savings Account No: Address: SECTION 8—INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary.) Full Name (Last, First, Middle): Birthdate: // Relationship to Applicant (if any)  Present Spread Address: Years Telephone: Previous Employer: Address: Years there: Telephone: Previous Employer: Years there: Deposition or title: Name of supervisor: Institution and Branch: Savings Account No: Savings Account No: Institution and Branch: Savings Account No: Institution and Branch: Institution and Branch: Institution and Branch: Savings Account No: Institution and Branch: Institution and Bran	Full Name (I	ast,	First, M	iddle):					Birthdate: / /
Social Security No.:   Driver's Lacense No.:   Years there:	Present Stree	t Ad	dress:						Years there:
Previous Street Address:  City State:   Zip:   Years there:   Present Employer:   Years there:   Telephone:   Possion or title:   Name of supervisor:   Years there:   Previous Employer:   Years there:   Years there:   Previous Employer:   Years t	City:				State:	Z	ip:	Telephone:	
City	Social Securi	ity N	o.:			Driver's	License No.: _		
Present Employer: Years there: Telephone: Position or title	Previous Stre	et A	ddress:	#MANAGEMENT OF THE PROPERTY OF					Years there:
Position or title:	City:				State:	7	Sip:		
Employer's Address: Previous Employer: Previous Employer: Previous Employers: Address:  Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this obligation. Alimony, child support, separate maintenance received under: court order:	Present Emp	loyer	r:	A1 PM 4 V V V V V V V V V V V V V V V V V V		Years th	iere:	Telephone:	
Previous Employer: Years there: Previous Employer's Address: Previous Employer's Address: Previous Employer's Address: Peres nat salary or commission: \$ 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 repay this obligation.  Alimony, child support, or separate maintenance received under: court order   written agreement   oral understanding   Other income:   Is any income listed in this Section likely to be reduced before the credit requested is paid off?   Yeve (Explain in detail on a separate sheet.) No   When?   Office:   Office	Position or ti	tle:		AND THE RESIDENCE OF THE PARTY		Name o	f supervisor:		
Present Employer's Address:  Present net salary or commission:  \$ per	Employer's A	Addr	ess:	CHINAL WAS A CONTRACTOR WAS A CONTRACTOR OF THE					
Present net salary or commission: \$ per	Previous Em	ploy	er:	-1-14					Years there:
Allmony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this obligation.  Allmony, child support, separate maintenance received under: court order   written agreement   oral understanding    Other income: \$   per	Previous Em	ploy	er's Ado	lress:					
this obligation. Alimony, child support, separate maintenance received under: court order   written agreement   oral understanding   Other income: S   per   Source(s) of other income:	Present net s	alary	or com	mission: \$	per	No. Dep	endents:	Ages:	
Yes (Explain in detail on a separate sheet.) No	Other incom	e: \$		per		Source(s) of other i	ncome:		
Have you ever received credit from us?						e credit requested is	paid off?		- 17 - 18 - 18 - 18 - 18 - 18 - 18 - 18
Checking Account No.:				• '		When?		Office:	
Savings Account No.:   Institution and Branch:									
Name of nearest relative not living with you: Telephone: Relationship: Address:  SECTION B—INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary.)  Full Name (Last, First, Middle): Birthdate: / / Relationship to Applicant (if any):  Present Street Address: Years there:  City State: Zip: Telephone:  Social Security No.: Driver's License No.:  Present Employer: Years there: Telephone:  Position or title: Name of supervisor:  Employer's Address:  Previous Employer: Years there: Years there:  Previous Employer: 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 repay this obligation.  Alimony, child support, separate maintenance received under: court order written agreement or all understanding Checking Account No.:  Is any income listed in this Section likely to be reduced before the credit requested is paid off?  Checking Account No.: Institution and Branch:  Savings Account No.: Institution and Branch:  Name of nearest relative not living with  Joint Applicant or Other Party:  Relationship: Address:  SECTION C—MARITAL STATUS  (Do not complete if this is an application for an individual account.)									
Relationship:   Address:   Telephone:									
SECTION B—INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary.)  Full Name (Last, First, Middle):					***************************************			Telephone:	
Full Name (Last, First, Middle):	Relationship	:		Address:	***				
Relationship to Applicant (if any):  Present Street Address:  City:  State:  State:  Driver's License No.:  Present Employer:  Position or title:  Employer's Address:  Previous Employer:  Previous Employer:  Present net salary or commission:  Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this obligation.  Alimony, child support, separate maintenance received under: court order   written agreement   oral understanding    Other income:  S per Source(s) of other income:  Is any income listed in this Section likely to be reduced before the credit requested is paid off?  Checking Account No.:  Institution and Branch:  Savings Account No.:  Institution and Branch:  Name of nearest relative not living with  Joint Applicant or Other Party:  Relationship:  Address:  SECTION C—MARITAL STATUS  (Do not complete if this is an application for an individual account.)	SECTION I	B—1	NFORM	MATION REGARDING	JOINT APPI	LICANT, OR OTH	IER PARTY (U	Jse separate sheets if i	necessary.)
Present Street Address:  City:  State:  Zip:  Telephone:  Social Security No.:  Present Employer:  Present Employer:  Position or title:  Employer's Address:  Previous Employer:  Previous Employer:  Previous Employer:  Present net salary or commission:  Present net salary or commission:  Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this obligation.  Alimony, child support, separate maintenance received under: court order   written agreement   oral understanding    Other income:  Savings Account No.:  Institution and Branch:  Savings Account No.:  Institution and Branch:  Name of nearest relative not living with  Joint Applicant or Other Party:  Relationship:  Address:  SECTION C—MARITAL STATUS  (Do not complete if this is an application for an individual account.)	Full Name (I	Last,	First, M	liddle):					Birthdate: / /
City: State: Zip: Telephone:  Social Security No.: Driver's License No.:  Present Employer: Years there: Telephone:  Position or title: Name of supervisor:  Employer's Address:  Previous Employer's Address:  Previous Employer's Address:  Present net salary or commission: \$ 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 repay this obligation.  Alimony, child support, separate maintenance received under: court order written agreement oral understanding   Other income: \$ per Source(s) of other income:  Is any income listed in this Section likely to be reduced before the credit requested is paid off?  Yes (Explain in detail on a separate sheet.) No Institution and Branch:  Savings Account No.: Institution and Branch:  Name of nearest relative not living with  Joint Applicant or Other Party:  Relationship: Address:  SECTION C—MARITAL STATUS  (Do not complete if this is an application for an individual account.)	Relationship	to A	pplican	t (if any):					
Social Security No.:  Present Employer:  Present Employer:  Position or title:  Employer's Address:  Previous Employer:  Previous Employer's Address:  Present net salary or commission:  Present net salary or commission:  Present net salary or commission:  Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this obligation.  Alimony, child support, separate maintenance received under: court order   written agreement   oral understanding    Other income:  S per Source(s) of other income:  Is any income listed in this Section likely to be reduced before the credit requested is paid off?  Yes (Explain in detail on a separate sheet.) No    Institution and Branch:  Savings Account No.:  Institution and Branch:  Name of nearest relative not living with  Joint Applicant or Other Party:  Relationship:  Address:  SECTION C—MARITAL STATUS  (Do not complete if this is an application for an individual account.)	Present Stree	et Ad	dress:						Years there:
Present Employer: Years there: Telephone: Position or title: Name of supervisor: Employer's Address: Previous Employer's Address: Years there: Years there: Previous Employer's Address: Previous Employer's Address: Present net salary or commission: \$ per No. Dependents: Ages: 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 repay this obligation.  Alimony, child support, separate maintenance received under: court order written agreement oral understanding Other income: S per Source(s) of other income: Is any income listed in this Section likely to be reduced before the credit requested is paid off? Sec (Explain in detail on a separate sheet.) No Institution and Branch: Institution and Branch: Name of nearest relative not living with Joint Applicant or Other Party: Relationship: Address: SECTION C—MARITAL STATUS (Do not complete if this is an application for an individual account.)	City:				State:	2	Zip:	Telephone:	
Position or title:	Social Secur	nty N	lo.:			Driver'	s License No.:		
Employer's Address:  Previous Employer:  Previous Employer's Address:  Present net salary or commission: \$ 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 repay this obligation.  Alimony, child support, separate maintenance received under: court order written agreement oral understanding   Other income: \$ per Source(s) of other income:  Is any income listed in this Section likely to be reduced before the credit requested is paid off?  Years there:  Ages:  Other income: tany income income income income income income institution and Branch:  Institution and Branch:  Name of nearest relative not living with Joint Applicant or Other Party:  Relationship: Address:  SECTION C—MARITAL STATUS  (Do not complete if this is an application for an individual account.)	Present Emp	loye	r:			Years th	nere:	Telephone:	
Previous Employer:	Position or t	itle:				Name o	of supervisor: _		
Present net salary or commission: \$	Employer's	Addr	ess:						
Present net salary or commission: \$ per No. Dependents: Ages:	Previous Em	ploy	/er:						Years there:
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this obligation.  Alimony, child support, separate maintenance received under: court order   written agreement   oral understanding    Other income: \$ per Source(s) of other income:    Is any income listed in this Section likely to be reduced before the credit requested is paid off?    Yes (Explain in detail on a separate sheet.) No   Institution and Branch:    Savings Account No.: Institution and Branch:    Name of nearest relative not living with    Joint Applicant or Other Party: Address:    SECTION C—MARITAL STATUS (Do not complete if this is an application for an individual account.)	Previous Em	ploy	er's Ade	tress:					
this obligation.  Alimony, child support, separate maintenance received under: court order   written agreement   oral understanding    Other income: \$ per Source(s) of other income:	Present net s	alary	or com	mission: \$	per	No. Dep	pendents:	Ages:	
Other income: \$ per Source(s) of other income:	this obligati	on.							
☐ Yés (Explain in detail on a separate sheet.) No ☐   Checking Account No.: Institution and Branch:   Savings Account No.: Institution and Branch:   Name of nearest relative not living with   Joint Applicant or Other Party: Relationship:   Relationship: Address:   SECTION C—MARITAL STATUS   (Do not complete if this is an application for an individual account.)				•					
Savings Account No.: Institution and Branch:  Name of nearest relative not living with  Joint Applicant or Other Party:   Relationship:  Address:  SECTION C—MARITAL STATUS  (Do not complete if this is an application for an individual account.)	☐ Yes (Expl	lain i	n detail	on a separate sheet.) N	o 🗆	•			
Name of nearest relative not living with  Joint Applicant or Other Party:  Relationship:  Address:  SECTION C—MARITAL STATUS  (Do not complete if this is an application for an individual account.)									
Joint Applicant or Other Party:	_					Institut	ion and Branch		
SECTION C—MARITAL STATUS (Do not complete if this is an application for an individual account.)	Joint Applic	ant o	r Other	Party:					
(Do not complete if this is an application for an individual account.)									
Other Party: Married Separated Unmarried (including single, divorced, and widowed)	(Do not con	ıplet	e if this	is an application for an	☐ Unma	irried (including sin			

end, secured credit]			

[Closed-ASSET AND 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.) SECTION D-

Applicant's Signature

Cash Value of Life Insurance (Issuer, Face Value)  Real Estate (Location, Date Acquired Marketable Securities (Issuer, Type, Other (List)  Total Assets  OUTSTANDING DEBTS (Include Use sepa	charge aarate shee				\$				Name(s) of Owner(	
	No. of SI  charge aarate shee									
Real Estate (Location, Date Acquired Marketable Securities (Issuer, Type, Other (List)  Total Assets  OUTSTANDING DEBTS (Include Use sepa	No. of SI  charge aarate shee									
Page Value)  Real Estate (Location, Date Acquired Marketable Securities (Issuer, Type, Dither (List)  Fotal Assets  DUTSTANDING DEBTS (Include Use sepa	No. of SI  charge aarate shee									
Real Estate (Location, Date Acquired  Marketable Securities (Issuer, Type,  Other (List)  Fotal Assets  DUTSTANDING DEBTS (Include Use sepa	No. of SI  charge avarate shee									
Marketable Securiues (Issuer, Type,  Other (List)  Fotal Assets  OUTSTANDING DEBTS (Include Use sepa	No. of SI  charge avarate shee									
Other (List)  Fotal Assets  DUTSTANDING DEBTS (Include Use sepa	charge acrate shee									
Total Assets  OUTSTANDING DEBTS (Include Use sepa	Type o	ocour'						1		
OUTSTANDING DEBTS (Include Use sepa	Type o	court								
OUTSTANDING DEBTS (Include Use sepa	Type o	ocour!								<del></del>
Use sepa	Type o	ccour'			\$					##
G 1					ntracts, credit	cards,	rent, mortga	ages, etc.		
Creditor		of Debi			e in Which t. Carried		Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No
l. (Landlord or Mortgage Holder)	Rent Pay Mortgag	ment				\$ (0	Omit rent)	\$ (Omit rent)	S	
2.										
3.										
Total Debts						s		\$	s	
(Credit References)										Date Paid
						\$				
2.				18. 11. · · · · · · · · · · · · · · · · ·						
Are you a co-maker, endorser, or guarantor on any loan or contract?	Yes [	]	No 🗆		If "yes" for whom?		and the second s	То у	whom?	Activity in the control of the contr
Are there any unsatisfied udgments against you?	Yes [ No [		Amou	nt \$			If "yes to who	om owed?		
Have you been declared bankrupt in the last 14 years?	Yes [ No [		If "yes where						Year	
Other Obligations—(E.g., liability to	o pay alu	nony,	child su	ppoπ, se	parate mainter	nance.	Use separat	e sheet if neces	sary.)	
SECTION E—SECURED CRED	IT (Brie	fly des	scribe th	e prope	rty to be give	n as se	curity.)			
and list names and addresses of all c	o-owner Name	s of the	e proper	ty:				Addr	ess	
If the security is real estate, give the	e full nam	ne of y	our spou	ise (if an	y):					
Everything that I have stated in										

Date

Other Signature

(Where Applicable)

Date

[Closed-end, unsecured/secured credit]

			•	CREDIT AP	PLICATION		
Check	П	I	IMPORTANT: f you are applying for individual co		s before completing this A and are relying on your own		not the income or assets of
Appropriate Box	_	а	nother person as the basis for reparecured, also complete the first part	yment of the credit requ	ested, complete only Section	ns A and D. If the reque	ested credit is to be
		I	f you are applying for joint credit pplicant. If the requested credit is	t with another person, s to be secured, then co	complete all Sections exception E.	pt E, providing inform	ation in B about the joint
		١	We intend to apply for joint credit				
		r	farou and analysina for individual	Applicant	Co-Applicant	hild summark on some	
	U	i	f you are applying for individual ncome or assets of another persor sossible, providing information in the relying. If the requested credit	n as the basis for repays B about the person on	ment of the credit requested whose alimony, support, o	inia support, or separa i, complete all Sections r maintenance paymen	s except E to the extent ts or income or assets you
Amount Req			Payment Date Desired	Proceeds of Cre To be Used For	dit		
SECTION A	\I	NI	FORMATION REGARDING A	PPLICANT			
			rst, Middle):				Rinthdate: / /
			ess:				
-			:		-		
			lress:				
			s:		•		
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			's Address:				rears there
			r commission: \$			A arec	
			T COMMINSION. U		110. Dependents.	Tiges.	
this obligati	on.	-	port, or separate maintenance		·		
Other incom	e: \$		per	Source(s)	of other income:		
Is any incom ☐ Yes (Expl	ne lis lain i	teo n	I in this Section likely to be reducted on a separate sheet.) No	ted before the credit re	quested is paid off?		
			ived credit from us?			Office <sup>.</sup>	
			No.:				
			o.:				
Name of nea					_		
				***************************************	# Mineral Control of the Control of	Telephone:	
Relationship	o: _		Address:				
SECTION	R_I	N	FORMATION REGARDING J	OINT APPLICANT	OR OTHER PARTY (I)	e senarate sheets if ne	veccary)
			irst, Middle):		OKOTIEKTAKIT (03	=	* *
			olicant (if any):				Bittidate. 7 7
-		-	ess:				Vaces there:
			Cos				
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			***************************************				
			7.1.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.		-		
			S:				
							Years there:
			's Address:				
Present net s	alary	y o	r commission: \$	per	No. Dependents:	Ages:	
this obligati	ion.		port, or separate maintenance		•		
			, ore, separate manicolarico recerv			oral understanding	
			per				
			d in this Section likely to be reduced that in this Section likely to be reduced that in this section is not set in the section of the section in the section likely to be reduced to the section in the section likely to be reduced to the section likely to the section		questeu is paid off?		
Checking A	ccou	nt	No.:		Institution and Branch:		
Savings Acc	ount	N	o.:		Institution and Branch:		
			lative not living with				
						Telephone:	
Kelationship	):		Address:				

Closed-end, unsecured/secured of	redit]					
SECTION C—MARITAL S  Do not complete if this is an		al unsecured credit.)	ı			
Applicant: Married	☐ Separated [	☐ Unmarried (includi	ng single, divorced			
Other Party: Married	☐ Separated	Unmarried (included)				
ECTION D— ASSET ANI both the App	licant and Joint Applicant o	or Other Person. Pleas	se mark Applicant-	Section should be related informatio	completed giving i n with an "A." If S	information abo ection B was no
completed, o ISSETS OWNED (use sepan	nly give information about ate sheet if necessary)	the Applicant in this	Section.)			
				bject to Debt?		
Descr	iption of Assets	S Va	alue	Yes/No	Name(s) of Owner	r(s)
Automobiles (Make, Model, Y	Year)					
Cash Value of Life Insurance Face Value)	(Issuer,					
Real Estate (Location, Date A	.cquired)					
Marketable Securities (Issuer	Type, No. of Shares)					
	Type, no. or ondew					
Other (List)						
otal Assets OUTSTANDING DEBTS (I	nclude chame accounts in	stallment contracts, or	edit cards rent me	ortogoes etc Use	canamia chaat if na	caccamı)
	Type of Debt	Name in Which	h Origina		Monthly	Past Due?
Creditor	or Acct. No.	Acct. Carried		Balance	Payments	Yes/No
. (Landlord or Mortgage Holder)	☐ Rent Payment ☐ Mortgage		\$ (Omit ren	st) \$ (Omit rent)	\$	
2.						
3.						
Total Debts			s	\$	s	
Credit References)						Date Paid
1.			\$			
1						
<u></u>						
Are you a co-maker, endorser	r, or	If "yes'	,			
guarantor on any loan or cont		☐ for who			whom?	
Are there any unsatisfied udgments against you?	Yes □ No □ An	nount \$		'yes" whom owed?		
lave you been declared	Yes □ If"	'yes"				
pankrupt in the last 14 years?		ere?	. 17	. 1	Year	
Other Obligations—(E.g., lia	onity to pay anmony, child	support, separate mai	ntenance. Use sep	arate sheet if neces	ssary.)	
SECTION E—SECURED	CREDIT (Complete only	if credit is to be secu	red.) Briefly desc	ribe the property	to be given as sec	curity.
						······································
nd list names and addresses	of all co-owners of the pro	nerts/				
nd list hames and addresses	Name	perty.		Addr	ess	
	AND THE CONTRACT OF THE CONTRA					
			NO. 7.5.			
f the security is real estate, g	ive the full name of your sp	pouse (if any):	THE ALL HAVE A			
Everything that I have st	ated in this application is o	correct to the best of n	ny knowledge. I ur	iderstand that you	will retain this ann	lication wheth
or not it is approved. You are	authorized to check my cre	edit and employment l	history and to ansv	ver questions abou	t your credit exper	ience with me.
Applicant's Sig	gnature	Date		Other Signature		Date
			7)	Where Applicable)		

## CREDIT APPLICATION

IMPORTANT: Read these Directions before completing this Application.

Amount Requested   Payment Date Desired   Proceeds of Credit To be Used For   Section A.—INFORMATION REGARDING APPLICANT  Full Name (Last, First, Middle):	Appropriate maint Box Section In all the po	a are applying for individual cre tenance payments or on the inco nos A and D. If the requested cre other situations, complete all serson on whose alimony, suppo- cured, also complete Section E	me or assets of anoth edit is to be secured, a Sections except E, port, or maintenance p	er person as the b also complete Sectoroviding information	asis for reption E.  tion in B a	payment of the credit	requested, complete only joint applicant or user, or
SECTION A—INFORMATION REGARDING APPLICANT  Full Name (Last, First, Middle):	If you	u intend to apply for joint credi	it, please initial here		Co-Appl	icant	
SECTION A—INFORMATION REGARDING APPLICANT Full Name (Last, First, Middle):		•					
Full Name (Last, First, Middle)  Present Steer Address:  City State:  Zip: Telephone:  Social Security No.:  Driver's License No.:  Previous Stretch Address:  City State:  Zip: Telephone:  Present Employer Possition of title Name of supervisor:  Employer's Address:  Previous Employer Address:  Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this obligation.  Alimony, child support, or separate maintenance received under: court order:  Alimony, child support, or separate maintenance received under: court order:  Surry income listed in this Section likely to be reduced in the next two years or before the crudit requested is paid off?  Alimony, child support, or separate maintenance received under: court order:  Surry income listed in this Section likely to be reduced in the next two years or before the crudit requested is paid off?  Alimony, child support, or separate maintenance received under: court order:  Surry income listed in this Section likely to be reduced in the next two years or before the crudit requested is paid off?  Address:  Section Ro.:  Institution and Branch:  Surry income in Section Ro.:  Surry income in Section Ro							
Present Street Address:  City: State:  Driver's License No.:  Previous Street Address:  City: Previous Street Address:  City: Present Employer: Position of title: Name of supervisor:  Employer's Address: Previous Employer Address: Previo							District to the second of the
City: State:   Zip:   Telephone:   Social Security No.:   Driver's License No.:   Years there:   City:   State:   Zip:   Telephone:   Present Employer   State:   Zip:   Telephone:   Present Employer   State:   Zip:   Telephone:   Desistion or state:   Name of supervisor:   Demployer's Address:   Years there:   Previous Employer:   Years there:   Telephone:   Demployer's Address:   Years there:   Demployer's Address:   Years there:   Years there:   Demployer's Address:   Pere							
Social Security No.   Driver's License No.   Years there							
Previous Street Address:  City: State: Zip: Present Employer: Position or title: Name of supervisor: Employer's Address: Previous Employer's Address: Present net salary or commission: \$\text{ per } \text{ por } \text{ No. Dependentis: } \text{ Ages: } \text{ Almony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this obligation. Almony, child support, or separate maintenance received under: court order   written agreement   oral understanding   Other income: \$\text{ Support in order income: } \text{ Per } \text{ Source(s) of other income: } \text{ Institution and Branch: } \text{ Address: } \text{ Telephone: } \text{ Relationship? } \text{ Address: } \text{ Telephone: } \text{ Burchatis: } / / \text{ Relationship? } \text{ Address: } \text{ Telephone: } \text{ Burchatis: } / / \text{ Relationship? } \text{ Address: } \text{ Telephone: } \text{ Person in tried in this Section Branch: } \text{ Person in the sum of the part of the credit requested is paid off? } \text{ Telephone: } \text{ Burchatis: } / \text{ Relationship? } \text{ Address: } \text{ Telephone: } \text{ Burchatis: } / \text{ Relationship? } \text{ Address: } \text{ Telephone: } \text{ Burchatis: } / \text{ Relationship? } \text{ Address: } \text{ Telephone: } \text{ Burchatis: } / \text{ Relationship? } \text{ Address: } \text{ Telephone: } \text{ Person in tried: } \text{ Durve's License No. } \text{ Telephone: } \text{ Person in tried: } \text{ Durve's Address: } \text{ Previous Employer: } \text{ Address: } \text{ Person in tried: } \text{ No.Dependents: } \text{ Ages: }							
Present Employer: State: Zip: Telephone: Pressit on ruttle: Name of supervisor: Telephone: Previous Employer's Address: Previous Employer's Address: Previous Employer's Address: Present net salary or commission: Per Previous Employer's Address: Present net salary or commission: Per Previous Employer's Address: Present net salary or commission: Per Previous Employer's Address: Present net salary or commission: Per Previous Employer's Address: Previous Employer, separate maintenance received under: court order   written agreement   oral understanding   Other income: Per Previous Employer   Source(s) of other income: Previous Employer   Source(s) of other incom							
Present Employer:							reals there
Postion or title:	-						
Employer's Address:							
Previous Employer:							
Present Employer's Address:  Present Employer's Address:  Present Employer's Address:  Present Employer's Address:  Present Employer's Present Employer:  Present Employer:  Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this obligation.  Alimony, child support, separate maintenance received under: court order   written agreement   oral understanding    Other income: S   per							Vacrather
Present net salary or commission. \$ per							Years there:
Almony, child support, separate maintenance received under: court order   written agreement   oral understanding    Other income: \$ per   Source(s) of other income:					ts:	Ages:	
Alimony, child support, separate maintenance received under: court order   written agreement   oral understanding   Other income: \$ per	Alimony, child suppor	t, or separate maintenance in	come need not be r	evealed if you de	o not wish	to have it consider	ed as a basis for repaying
Other income: \$	•						
Samy income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?   Yes (Explain in detail on a separate sheet.)   No	Alimony, child support,	separate maintenance received	under: court order	☐ written agree	ement 📙	oral understanding	
☐ Yes (Explain in detail on a separate sheet.)     No ☐       Have you ever received credit from us?     When?     Office:       Checking Account No.:     Institution and Branch:       Savings Account No.:     Institution and Branch:       Name of nearest relative not living with you:     Telephone:       Relationship:     Address:       SECTION B — INFORMATION REGARDING SPOUSE, JOINT APPLICANT, USER, OR OTHER PARTY (Use separate sheets if necessal full states in the state of the separate sheets if necessal full states in the separate sheet in the next two years or before the credit requested is paid off?       ☐ Yes (Explain in detail on a separate sheet.)     No ☐       ☐ Checking Account No.:     Institution and Branch:       Savings Accoun	Other income: \$	per	Source(s)	of other income	:		
Name of nearest relative not living with you:	Yes (Explain in detail Have you ever received Checking Account No.:	l on a separate sheet.) No C	] When?	Institution and	Branch: _	Office:	
not living with you:			The state of the s	Historian dia	Dianen		
SECTION B—INFORMATION REGARDING SPOUSE, JOINT APPLICANT, USER, OR OTHER PARTY (Use separate sheets if necessal full Name (Last, First, Middle):	not living with you:						
Full Name (Last, First, Middle):	Relationship:	Address:					
Relationship to Applicant (if any):  Present Street Address:  City:  State:  State:  Driver's License No.:  Present Employer:  Position or title:  Employer's Address:  Previous Employer:  Present est salary or commission:  Present est salary or commission:  Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this obligation.  Alimony, child support, separate maintenance received under: court order   written agreement   oral understanding    Other income:  S per Source(s) of other income:  Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?  Years there:  Savings Account No.:  Institution and Branch:  Institution and Branch:  Institution and Branch:  Institution and Branch:	SECTION B—INFOR	MATION REGARDING SPO	OUSE, JOINT APP	LICANT, USER	, OR OTH	IER PARTY (Use se	parate sheets if necessary
Present Street Address:	Full Name (Last, First, I	Middle):					Birthdate: / /
City: State: Zip: Telephone:  Social Security No.: Driver's License No.:  Present Employer: Years there: Telephone:  Position or title: Name of supervisor:  Employer's Address: Years there: Years there: Years there: Years there: Years there: Years there: Previous Employer's Address:  Previous Employer's Address: Years there: Years there: Years there: Previous Employer's Address: Years there: Previous Employer's Address: Years there: Years ther	Relationship to Applica	nt (if any):					
Social Security No.:							
Present Employer:						_ Telephone:	
Position or title:	Social Security No.:		***************************************				
Employer's Address:  Previous Employer:  Previous Employer's Address:  Present net salary or commission: \$ 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 repay this obligation.  Alimony, child support, separate maintenance received under: court order written agreement oral understanding   Other income: \$ per Source(s) of other income:  Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?  Yes (Explain in detail on a separate sheet.) No   Institution and Branch:  Savings Account No.: Institution and Branch:	Present Employer:			Years there:		Telephone:	
Previous Employer:	Position or title:			Name of super	visor:		B. Charles and C. Cha
Previous Employer's Address:	Employer's Address:			The State and the state of the			
Present net salary or commission: \$ per No. Dependents: Ages:	Previous Employer:	PARAMETER MANAGEMENT OF THE STATE OF THE STA					Years there:
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repay this obligation.  Alimony, child support, separate maintenance received under: court order   written agreement   oral understanding    Other income: \$ per Source(s) of other income:    Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?    Yes (Explain in detail on a separate sheet.) No    Checking Account No.:   Institution and Branch:    Savings Account No.:   Institution and Branch:							
Alimony, child support, separate maintenance received under: court order   written agreement   oral understanding    Other income: \$ per Source(s) of other income:  Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?    Yes (Explain in detail on a separate sheet.) No	Present net salary or cor	mmission: \$	per	No. Dependen	ts:	Ages:	W 2000 (1) 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?  Yes (Explain in detail on a separate sheet.) No  Checking Account No.: Institution and Branch:  Savings Account No.: Institution and Branch:	this obligation.						
☐ Yes (Explain in detail on a separate sheet.)     No ☐       Checking Account No.:     Institution and Branch:       Savings Account No.:     Institution and Branch:	Other income: \$	per	Source(s)	of other income	:		
Savings Account No.: Institution and Branch:	Yes (Explain in detai	l on a separate sheet.) No □	]		•	•	
					_		
				Institution and	Branch: _		

Telephone:

[Community property]							
SECTION C—MARITAL STA		1					
Applicant: ☐ Married Other Party: ☐ Married				ngle, divorced, ar single, divorced,			
SECTION D— ASSET AND D both the Applica with an "A." If S	DEBT INFORMATION ant and Spouse, Joint App Section B was not comple	olicant, Use	er, or Other Pen	son. Please mark	Applicant-rela	ted information	nformation about
ASSETS OWNED (use separate			,	11			
Descripti	ion of Assets		Value		t to Debt?	Name(s) of Owner(	(s)
Cash			\$				
Automobiles (Make, Model, Yea	r)						
C. L. M. L. C. L.							
Cash Value of Life Insurance (Is: Face Value)	suer,						
Real Estate (Location, Date Acqu	uired)						
Marketable Securities (Issuer, Ty	/pe, No. of Shares)						
Other (List)							
Total Assets			s				
OUTSTANDING DEBTS (Incl	ude charge accounts, inst	allment co	1	ards, rent, mortg	ages, etc. Use s	separate sheet if nec	essarv.)
And the second s	Type of Debt	Nam	e in Which	Original	Present	Monthly	Past Due?
Creditor  1. (Landlord or	or Acct. No.	Acc	t. Carried	Debt \$ (Omit rent)	Balance \$ (Omit rent)	Payments \$	Yes/No
Mortgage Holder)	☐ Mortgage			3 (Omit rent)	3 (Omit rent)	3	
2.							
2.							
3.			W-1-1				
No. of the Particular and the Pa							
Total Debts				s	\$	\$	
				3	3	3	Data Baild
(Credit References)  1.	No.			\$			Date Paid
••				•			
2.							
Are you a co-maker, endorser, or guarantor on any loan or contract			If "yes" for whom?		То	whom?	
Are there any unsatisfied judgments against you?	Yes □ No □ Amo	ount \$		If "yes to who	m owed?		
Have you been declared bankrupt in the last 14 years?	Yes □ If "y No □ whe					Year	
Other Obligations—(E.g., liabili	ty to pay alimony, child s	support, sej	parate maintena	ince. Use separat	e sheet if neces	ssary.)	

Everything that 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 and to answer questions about your credit experience with me.

Address

Date

Other Signature

(Where Applicable)

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

and list names and addresses of all co-owners of the property:

Applicant's Signature

Name

The R is approved. Too are audiorized to check my create and employment history and to answer questions about your create experience with me.

Date

## **Uniform Residential Loan Application**

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower." as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

	□ VA	Convention		Other (e			E AND TERMS Agency Case Nur		Lender C	ase Number	
Applied for:	☐ FHA	USDA/Rura Housing Se									
Amount \$		Interest Rate	% %	No. of Mon		Amortization Type:	Fixed Rate	Other (e:			
,				I. PROP			ON AND PURP				
Subject Prope	erty Address (str	eet, city, state,	& ZIP)								No. of Un
Legal Descrip	tion of Subject F	Property (attach	descrip	tion if nece	essary)				******		Year Built
		ce 🖵 Constru	ction-Pe	rmanent	Other (e	explain):		Property will b	e: esidence 🚨 Secon	idary Residen	ce 🗅 Investmen
<i>Complete this</i> Year Lot	s <i>line if construc</i>  Original Cost	tion or constru		ermanent I Int Existing		(a) Pre	sent Value of Lot	(b) Cost (	of Improvements	Total (a +	. h)
Acquired	original oost			IIII EXISTING	Liens		Sent value of Lot		or improvements	,	
Complete this	\$ s line if this is a	refinance loan	<b></b> \$			\$		\$	A November 1	\$	
Year Acquired	Original Cost			ınt Existing	j Liens	Purpos	se of Refinance	De	scribe Improvemen	ts 🗖 made	☐ to be made
	\$		\$						st: \$		
Title will be he	eld in what Name	e(s)					Manne	r in which Title w	ill be held		state will be held i Fee Simple
Source of Dov	wn Payment, Set	ttlement Charge	es and/o	r Subordin	ate Financi	ing (explain)					Leasehold (show expiration date
		Borro	ower		III. B	ORROWE	R INFORMATIO	N	Co-Borrower		
Borrower's Na	ame (include Jr. o	or Sr. if applicat	ble)				Co-Borrower's Nar	me (include Jr. o	r Sr. if applicable)		
Social Securit	ty Number Home	e Phone (incl. a	rea code	e) DOB (M	IM/DD/YYYY)	Yrs. School	Social Security Nu	Imber Home Pho	one (incl. area code	) DOB (MM/DD	Yrs. Scho
☐ Married		(include single,	Deper	donta (not							al but Damarus a
Senarated	divorced w	(hawohiv			•	Co-Borrower)		Unmarried (includivorced, widow	nad)	dents (not liste	ed by Borrower)
Present Addre	ess (street, city, s	state, ZIP)	no.		iges	Co-Borrower)No. Yrs.	☐ Married ☐ Separated ☐ Present Address (	divorced, widow	red) no.	dents (not liste ages vn 🚨 Rent	
Present Addre		state, ZIP)	no.	a	iges		☐ Separated	divorced, widow street, city, state,	red) no. ZIP) 🚨 Ov	ages	No. Yrs
Present Addre	ess (street, city, s	state, ZIP) om Present Ado	no.	¦a ∂wn <b>⊡</b> Re	iges ent	No. Yrs.	Separated Present Address (	divorced, widow street, city, state,	red) no. ZIP) 🚨 Ov	ages	
Present Addre	ess (street, city, s	state, ZIP)  om Present Add  for less than to	no.  Orderess	¦a ∂wn <b>⊡</b> Re	e the follow	No. Yrs.	Separated Present Address (	divorced, widow street, city, state,	red) no. ZIP)	ages	
Mailing Addre	ess (street, city, s	state, ZIP) om Present Add for less than to tate, ZIP)	no.	∖a bwn □ Re	e the follow	No. Yrs.	Present Address (s  Mailing Address, if	divorced, widow street, city, state, different from P	resent Address	ages vn □ Rent	No. Yrs
Present Addre	ess (street, city, s	om Present Add  for less than to tate, ZIP)	no.	∖a bwn □ Re	e the follow	No. Yrs.	Separated Present Address ( Mailing Address, if	divorced, widow street, city, state, different from P	resent Address  ZIP)	ages vn □ Rent	No. Yrs
Present Addre	ess (street, city, s ess, if different fro present address ess (street, city, s	om Present Add  for less than to tate, ZIP)	no.	a lwn □ Re s, complete lwn □ Re	e the followint  IV. EN Yrs. on thi	No. Yrs.	Present Address (s  Mailing Address, if	divorced, widow street, city, state, different from P	resent Address  ZIP)	ages vn □ Rent □ mployed   Yrs.   Yrs.	No. Yrs
Present Addre	ess (street, city, s ess, if different fro present address ess (street, city, s	om Present Add for less than to tate, ZIP)	no.	a Reserve Annual Reserve Annual Reserve Annual Res	e the followint  IV. EN Yrs. on thi  Yrs. emplo	No. Yrs.	Present Address (s  Mailing Address, if	divorced, widow street, city, state, different from P street, city, state, ON of Employer	resent Address  ZIP)	ages vn □ Rent  mployed   Yrs.   Yrs.	No. Yrs  No. Yrs  on this job  employed in this
Present Addre	ess (street, city, sons, if different from present addresses (street, city, sons (stre	om Present Add for less than to tate, ZIP)	no.	a Reserve Annual Reserve Annual Reserve Annual Res	e the followint  IV. EN Yrs. on thi  Yrs. emplo	No. Yrs.	Present Address (s  Mailing Address, if  Former Address (s  NT INFORMATIC  Name & Address of	divorced, widow street, city, state, different from P street, city, state, ON of Employer	resent Address  ZIP)	ages vn □ Rent  mployed   Yrs.   Yrs.	No. Yrs  No. Yrs  on this job  employed in this of work/profession
Present Addre	ess (street, city, some sess, if different from present addresses is some sess of Employer Type of Business	om Present Add  for less than to tate, ZIP)  Borro	no.	a a Rewn □ Rewn	e the followint  IV. EW Yrs. on thi Yrs. emple line of wor	No. Yrs.  No. Yrs.  MPLOYMEN is job  oyed in this rk/profession cl. area code)	Present Address (s  Mailing Address, if  Former Address (s  NT INFORMATION  Name & Address of  Position/Title/Type	divorced, widow street, city, state, if different from P street, city, state, of Employer of Business	resent Address  ZIP)	ages vn	No. Yrs  No. Yrs  on this job  employed in this of work/professione (incl. area code
Present Addre	ess (street, city, some sess, if different from sess,	om Present Add  for less than to tate, ZIP)  Borro	no.	a a Reword Rewo	e the followent  Yrs. on thi  Ivs. emploine of wor	No. Yrs.  No. Yrs.  MPLOYMEN is job  oyed in this rk/profession cl. area code)	Present Address (s  Mailing Address, if  Former Address (s  NT INFORMATI( Name & Address of	divorced, widow street, city, state, if different from P street, city, state, of Employer of Business	resent Address  ZIP)	ages vn	No. Yrs  No. Yrs  on this job  employed in this of work/profession
Present Addre	ess (street, city, some sess, if different from present addresses is some sess of Employer Type of Business	om Present Add  for less than to tate, ZIP)  Borro	no.	a a Reword Rewo	e the followint  IV. EW Yrs. on thi Yrs. emple line of wor	No. Yrs.	Present Address (s  Mailing Address, if  Former Address (s  NT INFORMATION  Name & Address of  Position/Title/Type	divorced, widow street, city, state, if different from P street, city, state, of Employer of Business	resent Address  ZIP)	mployed Yrs.  Imployed Yrs.  Inc.  Mor	No. Yrs  No. Yrs  on this job  employed in this of work/professione (incl. area code
Present Addre  Mailing Addre  If residing at , Former Addre  Name & Addre  Position/Title/  If employed in Name & Addre	ess (street, city, some sess, if different from present addresses is some sess of Employer Type of Business	state, ZIP)  om Present Add  for less than to tate, ZIP)  Borro	no.  dress  wo years  Self I	a la	Yrs. on thi  Yrs. emple line of wor  Phone (inc.  Monthly In.	No. Yrs.  INO. Yrs.  INO. Yrs.  INO. Yrs.  INO. Yrs.  INO. Yrs.  INO. Yrs.  In provide in this record in this r	Present Address (s  Mailing Address, if  Former Address (s  NT INFORMATION  Name & Address of  Position/Title/Type	divorced, widow street, city, state, different from P street, city, state, of Employer of Business complete the for Employer	resent Address  ZIP)	mployed Yrs.  mployed Yrs.  mployed Date  mployed Date  Mor  \$	No. Yrs  No. Yrs  No. Yrs  on this job  employed in this of work/profession  ine (incl. area code)  es (from – to)
Present Addre  Mailing Addre  If residing at a property of the	ess (street, city, some same same same same same same same sa	state, ZIP)  om Present Add  for less than to tate, ZIP)  Borro	no.  dress  dress  wo years  Self I	a a Rebyen □ Rebyen	Yrs. on thi  Yrs. emple line of wor  Phone (inc.  Monthly In.	No. Yrs.	Present Address (s  Mailing Address, if  Former Address (s  Name & Address of  Position/Title/Type  than one position,  Name & Address of	divorced, widow street, city, state, different from P street, city, state, on the street, city, state, of Business complete the for the street of Business	resent Address  ZIP)	mployed Yrs.  mployed Yrs.  mployed Date  mployed Date  Mor  \$	No. Yrs  No. Yrs  No. Yrs  No. Yrs  No. Yrs  No. Yrs  I on this job  employed in this of work/profession  employed in this of work/profession  employed in this of work/profession  employed in this job  employed in this j
Present Addre  Mailing Addre  If residing at a property of the	ess (street, city, sess, if different from the sess of the sess of Employer Type of Business of Employer Type of Business	state, ZIP)  om Present Add  for less than to tate, ZIP)  Borro	no.  dress  dress  wo years  Self I	a a Rebyen □ Rebyen	rethe followant  IV. Etc.  Yrs. on thi  Yrs. emploine of wor  Phone (inc.  Monthly In.  \$ Phone (inc.)	No. Yrs.  Is job  cycle in this rk/profession  loyed in more m – to)  ncome  t. area code)	Present Address (s  Mailing Address, if  Former Address (s  NT INFORMATION  Name & Address of  Position/Title/Type  Position/Title/Type	divorced, widow street, city, state, different from P street, city, state, on the street, city, state, of Business complete the for the street of Business	resent Address  ZIP)	ages vn □ Rent  mployed   Yrs.   line   Business Phore   Susiness Phore	No. Yrs  No. Yrs  No. Yrs  No. Yrs  on this job  employed in this of work/profession  ne (incl. area code)  es (from – to)  nthly Income  ne (incl. area code)
Present Addre  Mailing Addre  If residing at a Former Addre  Name & Addre  Position/Title/	ess (street, city, sess, if different from the sess of the sess of Employer Type of Business of Employer Type of Business	state, ZIP)  om Present Add  for less than to tate, ZIP)  Borro	no.  dress  dress  wo years  Self I	a a Rebyen □ Rebyen	rethe followint  IV. EN  Yrs. on thi  Yrs. emplo line of wor  Phone (inc.  Monthly In  \$ Phone (inc.)	No. Yrs.  Is job  cycle in this rk/profession  loyed in more m – to)  ncome  t. area code)	Present Address (s  Mailing Address, if  Former Address (s  NT INFORMATION  Name & Address of  Position/Title/Type  Position/Title/Type	divorced, widow street, city, state, different from P street, city, state, on the street, city, state, of Business complete the for the street of Business	resent Address  ZIP)	ages vn □ Rent  mployed   Yrs.   line   Business Phore   Susiness Phore	No. Yrs  No. Yrs  No. Yrs  No. Yrs  No. Yrs  No. Yrs  I on this job  employed in this of work/profession  employed in this of work/profession  employed in this of work/profession  employed in this job  employed in this j

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	/. MONT	THLY INCOME AN	D COMBINED HOUS	SING EXPENSE INFO	RMATION	
Gross Monthly Income Borrow	ver	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income* \$		\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		S
Bonuses Commissions				Other Financing (P&I) Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing.				Homeowner Assn. Dues		
see the notice in "describe" other income," below)				Other:		
Total \$		\$	\$	Total	\$	\$
* Self Employed Borrower(s) may be re	quired to p	provide additional doc	umentation such as tax re	eturns and financial statem	ents.	<u> </u>
Describe Other Income Notice:	Alimony,	child support, er sepa	rate maintenance income	need not be revealed if the		
D/O	Borrower	(B) or Co-Borrower (C	) does not choose to hav	e it considered for repaying	this loan.	Manthly America
B/C						Monthly Amount
			ASSETS AND LIAE		16.1	10.
This Statement and any applicable suppose that the Statement can be meaningful	orting sch llv and fair	edules may be comple ly presented on a com	ted jointly by both married bined basis: otherwise, se	and unmarried Co-Borrowe parate Statements and Sch	ers if their assets and liable edules are required. If the	ities are sufficiently joined Co-Borrower section was
completed about a spouse, this Statement						
						☐ Jointly ☐ Not Jointly
ASSETS	C			sets. List the creditor's name		
Description  Cash deposit toward purchase held by:	:\$			loans, revolving charge acc inuation sheet, if necessary		
out appoint tomata parendoe neid by.	ľ			state owned or upon refinar	icing of the subject proper	
			LIABIL	ITIEC	Monthly Payment & Months Left to Pay	Unpaid Balance
List checking and savings accounts be	low	N:	ame and address of Comp		\$ Payment/Months	\$
Name and address of Bank, S&L, or Cr.		110	ine and address of Comp	ally	T ayment wonths	3
Name and address of Bank, Ode, of Or	Jak Officer					
		Ac	ct. no.			
Acct. no.	\$	Na	me and address of Comp	any	\$ Payment/Months	\$
Name and address of Bank, S&L, or Cro	edit Union					
		Ac	ct. no.			
Acct. no.	\$	Ná	me and address of Comp	any	\$ Payment/Months	\$
Name and address of Bank, S&L, or Cr	edit Union					
		1	ot no			
Acct. no.	\$		ct. no. ime and address of Comp	anu	\$ Payment/Months	\$
Name and address of Bank, S&L, or Cri		146	arie and address of Comp	carry	t dymentivionins	Ψ
, tano ana adarese e. Bank, eda, er er	, and a					
		1				
		Ād	ct. no.			
Acct. no.	\$	Na	me and address of Comp	any	\$ Payment/Months	\$
Stocks & Bonds (Company name/number	er-\$					
& description)						
	;	l	ct. no.		Ф. D	
Life insurance net cash value	\$	Na	me and address of Comp	any	\$ Payment/Months	\$ 
	[					
Face amount: \$						
Subtotal Liquid Assets  Post ostato owned (enter market value)	\$		ct. no.			
Real estate owned (enter market value from schedule of real estate owned)	\$	<u>.                                    </u>	me and address of Comp	any	\$ Payment/Months	\$
Vested interest in retirement fund	\$			-	,	
Net worth of business(es) owned	\$					
(attach financial statement)	ļ <u>.                                    </u>					
Automobiles owned (make and year)	\$		ct. no.			
			mony/Child Support/Sepa	rate Maintenance	\$	
000		Pa Pa	yments Owed to:			
Other Assets (itemize)	\$					
		Jol	o-Related Expense (child	care, union dues, etc.)	\$	
		To	tal Monthly Payments		\$	
▼ A = 1 A = - 1			t Worth		Total I intelliging	CONTRACTOR OF STREET
Total Assets	a. >		minus b)	•	Total Liabilities b.	φ
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VI. ASSETS AND LIABILITIES (cont.)											
Schedule of Real Estate Owned (If ad		ties are ow		. ′	•		Insur				
Property Address (enter S if sold, PS if or R if rental being held for income)	pending sale	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Mainte Taxes 8		B	Net ental In	
		Troperty	Warner value	Wortgages a Liens	riemai meeme	Taymons	luxes	X 141100.			
		\$		\$	\$	\$	\$		\$		
		-				+	-		+-		
						l					
		Totals \$		¢	¢	¢	¢		\$		
List any additional names under which	credit has pre			l <sup>Ψ</sup> ndicate appropriate	creditor name(s)	Ψ and account numb	er(s):		Ψ		
Alternate Name	orodic nao pro			reditor Name	oroano, namo(o)		Account	Numbe	r		
VII. DETAILS OF T	ANGACTIC	NNI .			VIII DE	CLARATIONS					
a. Purchase price	\$	)14	If you answ	ver "Yes" to any qu			nuation	Borre	wer	Co-Bo	rrower
b. Alterations, improvements, repairs	<del>-</del>	***************************************		xplanation.	<b>-</b>	, ,		Yes	No	Yes	No
c. Land (if acquired separately)			a. Are the	re any outstanding j	udgments against	you?					
d. Refinance (incl. debts to be paid off)			b. Have yo	ou been declared ba	inkrupt within the p	past 7 years?					
e. Estimated prepaid items				ou had property fore	closed upon or giv	en title or deed in li	ieu thereof				
f. Estimated closing costs			in the la	ast 7 years?							
g. PMI, MIP, Funding Fee			d. Are you	ı a party to a lawsuii	?			ā			
h. Discount (if Borrower will pay)				ou directly or indirec			resulted in				
i. Total costs (add items a through h)		***************************************	(This wou	sure, transfer of title aid include such loans as	nome mortgage loans, S	re, or judyrrient? SBA loans, home improv	vernent loans,				
j. Subordinate financing	le.		education or loan gu	ild include such loans as hal loans, manufactured (r parantee. If "Yes," provide	nobile) home loans, any details, including date, r	mortgage, financial obli name and address of Le	igation, bond, nder, FHA or				
<ul><li>k. Borrower's closing costs paid by Sel</li><li>f. Other Credits (explain)</li></ul>	ier		VA case i	number, if any, and reasor presently delinque	is for the action.)						
i. Other oredits (explain)	İ		loan, m	ortgage, financial ol	oligation, bond, or	loan guarantee?	arry ourer	_	_	_	
				ive details as described in							
				obligated to pay ali		rt, or separate mail	ntenance?	u			
<ul> <li>m. Loan amount (exclude PMI, MIP, Funding Fee fina</li> </ul>	nced)			oart of the down pay a co-maker or end				<u> </u>		<u> </u>	
, , , , , , , , , , , , , , , , , , ,			i. Ale you	— — — —				_	_	_	_
n. PMI, MIP, Funding Fee financed			j. Are you	a U.S. citizen?				ā			ā
				a permanent resid				ū		Ö	
o. Loan amount (add m & n)				intend to occupy the implete question m below		r primary residenc	e?				
				ou had an ownership		erty in the last thre	e years?				
p. Cash from/to Borrower			(1) Wha	at type of property d	id you own-princi	pal residence (PR)	),				
(subtract j, k, l & o from i)				ond home (SH), or it							
				did you hold title to ly with your spouse			<b>1</b> 12				
		IY		GMENT AND A		another person (	J) !				
Each of the undersigned specifically rep	resents to Ler					s, attorneys, insure	ers, service	rs, succ	essor	and a	assigns
Each of the undersigned specifically rep and agrees and acknowledges that: (1) negligent misrepresentation of this infor reliance upon any misrepresentation that	the information mation contain	n provided ed in this a	in this application polication may re	n is true and correct sult in civil liability, it	t as of the date se ncluding monetary	t forth opposite my	y signature person who	and the	at any uffer ar	intenti v loss	onal or
reliance upon any misrepresentation that	it I have made	on this app	lication, and/or in	criminal penalties in	cluding, but not lim	nited to, fine or imp	risonment o	r bóth i	under i	he pro	visions
relânce upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or irriprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws											
application from any source named in th	is application,	and Lende	r, its successors o	or assigns may retail	the original and/o	r an electronic rec	ord of this a	pplicati	on, ev	en if th	e Loan
obligated to amend and/or supplement	gents, brokers the information	insurers, s provided i	ervicers, success n this application	sors and assigns ma if any of the materia	y continuously rely al facts that I have	on the information represented hereir	i contained i should ch	in ine a ange p	pplica rior to	tion, ar closing	of the
Loan; (8) in the event that my payment relating to such delinquency, report my	s on the Loan	become de	elinquent, the own	ner or servicer of the ore consumer credit	e Loan may, in ad reporting agencie:	dition to any other s: (9) ownership o	rights and f the Loan a	remedi and/or a	ies tha Idmini	it it mä stration	y have
Loan account may be transferred with si	uch notice as n	nay be requ	ired by law; (10)	neither Lender nor it	s agents, brokers,	insurers, servicers	, successor	s or as	signs I	nas ma	de any
record" containing my "electronic sign	ature, as tho	se terms a	re defined in ap	plicable federal an	d/or state laws (e	xcluding audio an	id video re	cording	s), or	my fa	csimile
my original written signature.	ng a rascimile o	or my signa	ture, snall be as e	errective, enforceable	and valid as if a p	aper version of this	s application	n were	aeliver	ea con	taining
Borrower's Signature			Date	Co-Borrower'	s Signature			Da	ate		CONTRACTOR A STATE
X				X							
		X. INF	ORMATION F	OR GOVERNM	ENT MONITOR	ING PURPOSI	ES				
The following information is requested by											
opportunity, fair housing and home mor discriminate neither on the basis of this	tgage disclosu	re laws. Yo	ou are not require	d to furnish this info	rmation, but are er	ncouraged to do so	<ol> <li>The law hoth ethnic</li> </ol>	provide	s that	a lend	er may
may check more than one designation.	If you do not f	urnish ethn	icitý, race, or sex,	under Federal regu	lations, this lender	is required to note	the inform	ation o	n the b	asis of	f visual
observation or surname. If you do not wall requirements to which the lender is s						the above materia	il to assure	that the	discle	sures	satisfy
BORROWER	•		ate law lor life pa	CO-BORROW	·· _·	ot wish to furnish th	nie informati	ion			
Ethnicity: Hispanic or La		ot Hispanic	or Latino	Ethnicity:			Not Hispa		atino		
Race: American Indi			☐ Black or	Race:			Asian		Black	or	
Alaska Native			African Ame	rican	Alaska	Native			Africa	an Ame	erican
☐ Native Hawaii		hite					☐ White				
Other Pacific Islander  Sex:											
To be Completed by Interviewer's Name (print or type)  Name and Address of Interviewer's Employer											
This application was taken by:	onor o Maili	- (-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, F-7/		. tanto ana Au	Joo of filed viewe	o ampioyi				
☐ Face-to-face interview ☐ Mail	rviewer's Signa	ture		Date							
☐ Telephone	nioueda DL	o Niconal-	inel area enda'								
☐ Internet	viewers Phon	e number (	incl. area code)								

Continuation Sheet/Residential Loan Application						
Use this continuation sheet if you need more space to complete the Residential	Borrower:			Agency Co	ase Number:	
Loan Application, Mark B for Borrower or	Co-Borrower:			Lender Ca	se Number:	
C for Co-Borrower.	<u> </u>		,			
TRAIL E. N			As boson banks on the second of			LI-
IWWe fully understand that it is a Federal crim under the provisions of Title 18, United Stat	ne punisnable by fine or les Code, Section 1001	imprisonment, or both , et seq.	, to knowingly make any talse si	atements concerning an	y or the above facts as applica	Die
Borrower's Signature		Date	Co-Borrower's Signature		Date	
X			X			
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## Form C-1—Sample Notice of Action Taken and Statement of Reasons

Statement of Credit Denial, Termination or Change

Date:
Applicant's Name:
Applicant's Address:
Description of Account, Transaction, or Requested Credit:
Description of Action Taken:
Part I—Principal Reason(s) for Credit Denial, Termination, or Other Action Taken
Concerning Credit
This section must be completed in all instances.
Credit application incomplete
Insufficient number of credit references provided
Unacceptable type of credit references provided
Unable to verify credit references
Temporary or irregular employment
Unable to verify employment
Length of employment
Income insufficient for amount of credit requested
Excessive obligations in relation to income
Unable to verify income
Length of residence
Temporary residence
Unable to verify residence

No credit file
Limited credit experience
Poor credit performance with us
Delinquent past or present credit obligations with others
Collection action or judgment
Garnishment or attachment
Foreclosure or repossession
Bankruptcy
Number of recent inquiries on credit bureau report
Value or type of collateral not sufficient
Other, specify:
Part II—Disclosure of Use of Information Obtained From an Outside Source
This section should be completed if the credit decision was based in whole or in part on
information that has been obtained from an outside source.
Our credit decision was based in whole or in part on information obtained in a report
from the consumer reporting agency listed below. You have a right under the Fair Credit
Reporting Act to know the information contained in your credit file at the consumer reporting
agency. The reporting agency played no part in our decision and is unable to supply specific
reasons why we have denied credit to you. You also have a right to a free copy of your report
from the reporting agency, if you request it no later than 60 days after you receive this notice. In
addition, if you find that any information contained in the report you receive is inaccurate or
incomplete, you have the right to dispute the matter with the reporting agency.
Name:

Address:
[Toll-free] Telephone number:
[We also obtained your credit score from the consumer reporting agency and used it in
making our credit decision. Your credit score is a number that reflects the information in your
consumer report. Your credit score can change, depending on how the information in your
consumer report changes.
Your credit score:
Date:
Scores range from a low of to a high of
Key factors that adversely affected your credit score:
[Number of recent inquiries on consumer report, as a key factor]
[If you have any questions regarding your credit score, you should contact [entity that
provided the credit score] at:
Address:
[[Toll-free] Telephone number:]
Our credit decision was based in whole or in part on information obtained from an affiliat
or from an outside source other than a consumer reporting agency. Under the Fair Credit
Reporting Act, you have the right to make a written request, no later than 60 days after you
receive this notice, for disclosure of the nature of this information.

If you have any questions regarding this notice, you should contact:
Creditor's name:
Creditor's address:
Creditor's telephone number:
Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating
against credit applicants on the basis of race, color, religion, national origin, sex, marital status,
age (provided the applicant has the capacity to enter into a binding contract); because all or part
of the applicant's income derives from any public assistance program; or because the applicant
has in good faith exercised any right under the Consumer Credit Protection Act. The federal
agency that administers compliance with this law concerning this creditor is (name and address
as specified by the appropriate agency listed in Appendix A).
Form C-2—Sample Notice of Action Taken and Statement of Reasons
Date
Dear Applicant: Thank you for your recent application. Your request for [a loan/a credit
card/an increase in your credit limit] was carefully considered, and we regret that we are unable
to approve your application at this time, for the following reason(s):
Your Income:
is below our minimum requirement.
is insufficient to sustain payments on the amount of credit requested.
could not be verified.
Your Employment:
is not of sufficient length to qualify.
could not be verified.

Your Credit History:
of making payments on time was not satisfactory.
could not be verified.
Your Application:
lacks a sufficient number of credit references.
lacks acceptable types of credit references.
reveals that current obligations are excessive in relation to income.
Other:

The consumer reporting agency contacted that provided information that influenced our decision in whole or in part was [name, address and [toll-free] telephone number of the reporting agency]. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. Any questions regarding such information should be directed to [consumer reporting agency]. If you have any questions regarding this letter, you should contact us at [creditor's name, address and telephone number].

[We also obtained your credit score from the consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score:
Date:
Scores range from a low of to a high of
Key factors that adversely affected your credit score:
<u></u>
[Number of recent inquiries on consumer report, as a key factor]
[If you have any questions regarding your credit score, you should contact [entity that
provided the credit score] at:
Address:
[[Toll-free] Telephone number:]

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is (name and address as specified by the appropriate agency listed in Appendix A).

Form C-3—Sample Notice of Action Taken and Statement of Reasons (Credit Scoring)

Date

Dear Applicant: Thank you for your recent application for \_\_\_\_\_. We regret that we are unable to approve your request.

[Reasons for Denial of Credit]

Your application was processed by a [credit scoring] system that assigns a numerical value to the various items of information we consider in evaluating an application. These numerical values are based upon the results of analyses of repayment histories of large numbers of customers.

The information you provided in your application did not score a sufficient number of points for approval of the application. The reasons you did not score well compared with other applicants were:

- Insufficient bank references
- Type of occupation
- Insufficient credit experience
- Number of recent inquiries on credit bureau report

[Your Right to Get Your Consumer Report]

In evaluating your application the consumer reporting agency listed below provided us with information that in whole or in part influenced our decision. The consumer reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. It can be obtained by contacting: [name, address, and [toll-free] telephone number of the consumer reporting agency]. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information

contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

[Information about Your Credit Score]

[Information about Your Credit Score]

We also obtained your credit score from the consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score:
Date:
Scores range from a low ofto a high of
Key factors that adversely affected your credit score:
[Number of recent inquiries on consumer report, as a key factor]
[If you have any questions regarding your credit score, you should contact [entity th
provided the credit score] at:
Address:
[Toll-free] Telephone number:]
If you have any questions regarding this letter, you should contact us at
Creditor's Name:

Address:	 	
Telephone:		
Sincerely,		

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (with certain limited exceptions); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is (name and address as specified by the appropriate agency listed in Appendix A).

# Form C-4—Sample Notice of Action Taken, Statement of Reasons and Counteroffer Date

Dear Applicant: Thank you for your application forWe are unable to offer you
credit on the terms that you requested for the following reason(s):
We can, however, offer you credit on the following terms:
If this offer is acceptable to you, please notify us within [amount of time] at the following
address:

Our credit decision on your application was based in whole or in part on information obtained in a report from [name, address and [toll-free] telephone number of the consumer reporting agency]. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you

request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

[We also obtained your credit score from the consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score:	
Date:	
Scores range from a low of	to a high of
Key factors that adversely affected y	your credit score:
[Number of recent inquiries on cons	umer report, as a key factor]
[If you have any questions re	egarding your credit score, you should contact [entity that
provided the credit score] at:	
Address:	
[Toll-free] Telephone number	er: ]

You should know that the federal Equal Credit Opportunity Act prohibits creditors, such as ourselves, from discriminating against credit applicants on the basis of their race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter

into a binding contract), because they receive income from a public assistance program, or because they may have exercised their rights under the Consumer Credit Protection Act. If you believe there has been discrimination in handling your application you should contact the [name and address of the appropriate federal enforcement agency listed in Appendix A].

Sincerely,

# Form C-5—Sample Disclosure of Right To Request Specific Reasons for Credit Denial Date

Dear Applicant: Thank you for applying to us for \_\_\_\_\_.

After carefully reviewing your application, we are sorry to advise you that we cannot [open an account for you/grant a loan to you/increase your credit limit] at this time. If you would like a statement of specific reasons why your application was denied, please contact [our credit service manager] shown below within 60 days of the date of this letter. We will provide you with the statement of reasons within 30 days after receiving your request.

Creditor's Name

Address

Telephone Number

If we obtained information from a consumer reporting agency as part of our consideration of your application, its name, address, and [toll-free] telephone number is shown below. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. [You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency.] You have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you

received is inaccurate or incomplete, you have the right to dispute the matter with the reporting				
agency. You can find out about the information contained in your file (if one was used) by				
contacting:				
Consumer reporting agency's name				
Address				
[Toll-free] Telephone number				
[We also obtained your credit score from the consumer reporting agency and used it in				
making our credit decision. Your credit score is a number that reflects the information in your				
consumer report. Your credit score can change, depending on how the information in your				
consumer report changes.				
Your credit score:				
Date:				
Scores range from a low ofto a high of				
Key factors that adversely affected your credit score:				
[Number of recent inquiries on consumer report, as a key factor]				
[If you have any questions regarding your credit score, you should contact [entity that				
provided the credit score] at:				
Address:				
[Toll-free] Telephone number:				

Sincerely,

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is (name and address as specified by the appropriate agency listed in Appendix A).

## Form C-6—Sample Notice of Incomplete Application and Request for Additional

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Creditor's name

Address

Telephone number

Date

Dear Applicant: Thank you for your application for credit. The following information is needed to make a decision on your application: \_\_\_\_\_\_

We need to receive this information by \_\_\_\_\_(date). If we do not receive it by that date, we will regrettably be unable to give further consideration to your credit request.

Sincerely,

Form C-7—Sample Notice of Action Taken and Statement of Reasons (Business Credit)

Creditor's Name

Creditor's address

Date

Dear Applicant: Thank you for applying to us for credit. We have given your request careful consideration, and regret that we are unable to extend credit to you at this time for the following reasons:

(Insert appropriate reason, such as: Value or type of collateral not sufficient; Lack of established earnings record; Slow or past due in trade or loan payments)

Sincerely,

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is [name and address as specified by the appropriate agency listed in Appendix A].

Form C-8—Sample Disclosure of Right To Request Specific Reasons for Credit Denial Given at Time of Application (Business Credit)

Creditor's name

Creditor's address

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact [name, address and telephone number of the person or office from which the statement of reasons can be obtained] within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is [name and address as specified by the appropriate agency listed in Appendix A].

#### Form C-9—Sample Disclosure of Right To Receive a Copy of an Appraisal

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

[In your letter, give us the following information:]

### Form C-10—Sample Disclosure About Voluntary Data Notation

We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. [If you choose not to provide the information, we will note it by visual observation or surname].