

# Credit Application

Date: \_\_\_\_\_

Amount Requested \_\_\_\_\_ Number of Months \_\_\_\_\_

Purpose \_\_\_\_\_  
Sources of Repayment: \_\_\_\_\_

Payment Amount \_\_\_\_\_  
Security \_\_\_\_\_  
Port #: \_\_\_\_\_

## Applicant—Personal Information

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip +4 \_\_\_\_\_

Years at Present Address \_\_\_\_\_ Phone No. (502) \_\_\_\_\_  Own  Rent  Board

Previous Address \_\_\_\_\_ How Long? \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Street \_\_\_\_\_ How Long? \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Soc. Sec. No. \_\_\_\_\_ No. of Dependent Children \_\_\_\_\_ Date of Birth \_\_\_\_\_

## Co-Applicant—Personal Information

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip+4 \_\_\_\_\_

Years at Present Address \_\_\_\_\_ Phone No. (502) \_\_\_\_\_  Own  Rent  Board

Previous Address \_\_\_\_\_ How Long? \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Street \_\_\_\_\_ How Long? \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Soc. Sec. No. \_\_\_\_\_ No. of Dependent Children \_\_\_\_\_ Date of Birth \_\_\_\_\_

Relationship to Comaker \_\_\_\_\_

## Employment Information

Employer \_\_\_\_\_ How Long? \_\_\_\_\_

Address \_\_\_\_\_ Phone No. \_\_\_\_\_

Position \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_

Previous Employer \_\_\_\_\_ How Long? \_\_\_\_\_

**Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered in determining your credit worthiness.**

Other Income and Source \_\_\_\_\_

Applicant's Bank \_\_\_\_\_ Branch \_\_\_\_\_

Checking  CDs  Savings  Loan  IRAs Have you been bankrupt in the last 14 Years?  Yes  No When?

Other Income? \_\_\_\_\_

## Employment Information

Employer \_\_\_\_\_ How Long? \_\_\_\_\_

Address \_\_\_\_\_ Phone No. \_\_\_\_\_

Position \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_

Previous Employer \_\_\_\_\_ How Long? \_\_\_\_\_

**Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered in determining your credit worthiness.**

Other Income and Source \_\_\_\_\_

Applicant's Bank \_\_\_\_\_ Branch \_\_\_\_\_

Checking  CDs  Savings  Loan  IRAs Have you been bankrupt in the last 14 Years?  Yes  No When?

Other Income? \_\_\_\_\_

## References (Nearest Relative not living with you.)

Name - Relationship \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone # \_\_\_\_\_ Home \_\_\_\_\_ Work \_\_\_\_\_

## References (Nearest Relative not living with you.)

Name - Relationship \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone # \_\_\_\_\_ Home \_\_\_\_\_ Work \_\_\_\_\_

## Credit References

List all debts now owing or recently paid (credit cards, department stores, banks, finance companies, etc.) Attach additional sheets if necessary.

Creditor's Name	Address	Make	Model	Year
Landlord or Home Mortgage	_____	_____	_____	_____
AUTO	_____	_____	_____	_____
2nd AUTO	_____	_____	_____	_____
Alimony/ Child Support	_____	_____	_____	_____

Account Number	In what name is credit being maintained?	Balance	Payment
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**TOTALS**

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This statement is submitted to obtain credit and I certify that all information herein is true and complete. I also authorize the bank to obtain further information concerning my credit standing and to provide others with information about me. I understand that the application will be retained by the bank whether or not it is approved. If this block is checked  I/we authorize United Citizens Bank & Trust Company to charge my checking/savings acct. # \_\_\_\_\_ in the amount and at the times provided in the note or contractual documents that are a part of the extension of credit.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

**WE INTEND TO APPLY FOR JOINT CREDIT:** Applicant Initials \_\_\_\_\_ Co-Applicant Initials \_\_\_\_\_ Co-Applicant Initials \_\_\_\_\_

# Personal Financial Statement

Important: Check Box 'J' if owned or owed jointly with Co-Applicant or with someone other than Co-Applicant.

Market Value	J	Assets Description		
\$		Cash on hand and in Banks		
		<input type="checkbox"/> Checking	Banks Name	Address
		<input type="checkbox"/> Savings	Banks Name	Account No.
\$		Auto (Year, Make, Model)		Auto (Year, Make, Model)
\$		U. S. Gov't Securities (Type)		
\$		Stocks (Name, Numbers of Shares, In Name Of) - Use separate sheet if necessary		
\$		Bonds - Use separate sheet if necessary		Maturity Dates
\$		Residence (Title In Name Of)		Purchase Price \$
\$		Other Real Estate (Type of Property, Address, Title In Name Of, Purchase Price) - Please give details on separate sheet if necessary:		
\$		Value of Medical/Dental Practice	Medical/Dental Equipment Value	Accounts Receivable
\$Cash Value		Life Insurance		Face Value \$
\$		Other Assets and Personal Property - Please give details on separate sheet.		
\$		<b>Total Assets</b>		
Balance Owed	Monthly Payment	Liabilities: Names and Addresses of Creditors		Account No.
\$		Total Debts (From Credit References on front)		
\$	\$	All Unpaid Taxes (Income or Property)		
\$	\$	Mortgage or Liens on Residence		
\$	\$	Other Mortgages or Liens on Real Estate (Please give details on separate sheet)		
\$	\$	Stock Margin		
\$	\$	All Other Indebtedness Including Charge Cards Not Listed Above (Please give details on separate sheet)		
\$	\$	Loans Against Life Insurance		
\$	\$	Co-Signer, Guarantor or Endorser		
\$	\$	Amount You Pay for Alimony or Child Support		
\$	\$	<b>Total Liabilities</b>		
\$		<b>Net Worth</b>		

## For Bank Use Only

### Credit Justification:

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Officer \_\_\_\_\_ # \_\_\_\_\_

Approved \_\_\_\_\_ Closed By \_\_\_\_\_

Terms: \$ \_\_\_\_\_ for \_\_\_\_\_ Months. APR \_\_\_\_\_ % Credit Life \_\_\_\_\_ A & H \_\_\_\_\_

Security \_\_\_\_\_

**Fees:** Recording Fee \_\_\_\_\_ VSI Fee \_\_\_\_\_ Origination Fee \_\_\_\_\_

Application Fee \_\_\_\_\_ Other Fees \_\_\_\_\_

Loan Class \_\_\_\_\_ Center # \_\_\_\_\_

Denied \_\_\_\_\_ Reason \_\_\_\_\_

Statement of Credit Denial Sent \_\_\_\_\_