

CREDIT APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. Our privacy policy and federal law protect the information you provide.

Bank SKYNET

FOR CREDITOR USE
DATE _____ CLASS NO. _____
ACCOUNT NO. _____
APPROVED ____ BY _____
DECLINED ____ BY _____

AMOUNT REQUESTED \$ _____	FOR HOW LONG _____ months	PAYMENT DATE DESIRED _____	WANT TO REPAY ____ Monthly ____	PROCEEDS OF LOAN TO BE USED FOR:
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BORROWER INFORMATION

NAME (Last, First, Middle)				EMAIL ADDRESS	BIRTHDATE
CELL PHONE NO.	HOME PHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
ADDRESS (Street, City, State & Zip)			COUNTY	Do you ____ own Or ____ rent?	HOW LONG
EMPLOYER (Company Name & Address)					HOW LONG
BUSINESS PHONE	Ext.	POSITION OR TITLE	SALARY PER MONTH GROSS: \$ _____ NET: \$ _____		
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	TELEPHONE NO. (Include Area Code)		

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: ____ Court Order ____ Written Agreement ____ Oral Understanding

SOURCES OF OTHER INCOME	AMOUNT PER MONTH \$ _____
Is any income listed in this Section likely to be reduced before the credit request is paid off? ____ No ____ Yes (Explain)	Have you previously received credit from us? ____ No ____ Yes - When?

CO-BORROWER INFORMATION

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

NAME (Last, First, Middle)				EMAIL ADDRESS	BIRTHDATE
CELL PHONE NO.	HOME PHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
RELATIONSHIP TO APPLICANT (If Any)	PRESENT ADDRESS (Street, City, State & Zip)				HOW LONG
EMPLOYER (Company Name & Address)					HOW LONG
BUSINESS PHONE	Ext.	POSITION OR TITLE	SALARY PER MONTH GROSS: \$ _____ NET: \$ _____		
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	TELEPHONE NO. (Include Area Code)		

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: ____ Court Order ____ Written Agreement ____ Oral Understanding

SOURCES OF OTHER INCOME	AMOUNT PER MONTH \$ _____
Is any income listed in this Section likely to be reduced before the credit request is paid off? ____ No ____ Yes (Explain)	Have you previously received credit from us? ____ No ____ Yes - When?

MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

BORROWER	____ Married	____ Separated	Unmarried (including single, divorced, and widowed)
CO-BORROWER	____ Married	____ Separated	Unmarried (including single, divorced, and widowed)

ASSET & DEBT INFORMATION

If Co-Borrower Section has been completed, this Section should be completed giving information about both the Borrower and Co-Borrower.
Please mark Borrower – related information with a “B”. If Co-Borrower Section was not completed, only give information about the Applicant in this Section.

ASSETS OWNED (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			\$
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
VEHICLES (OTHER)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
TOTAL ASSETS			\$

OUTSTANDING DEBTS (including charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT #	ACCOUNT HOLDER NAME	INTEREST RATE	ORIGINAL AMOUNT (OMIT RENT) \$	PRESENT BALANCE (OMIT RENT) \$	MONTHLY PAYMENTS \$
LANDLORD OR MORTGAGE HOLDER ___ Rent Payment ___ Mortgage						
AUTOMOBILES (describe)						
TOTAL DEBTS						

Complete the following information about both the Borrower and Co-Borrower (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments? ___ No ___ Yes

If yes, to (Name & Address) _____ Amt. Per month \$ _____

Are you a co-maker, endorser, or guarantor on any loan or contract? ___ No ___ Yes If yes, for whom? _____ To whom? _____

Are there any unsatisfied judgments against you? ___ No ___ Yes If yes, to whom owed? _____ Amount \$ _____

Have you been declared bankrupt the last 10 years? ___ No ___ Yes If yes, where? _____ Year? _____

SECURED CREDIT Complete only if credit is to be secured. Briefly describe the property to be given as security:

TYPE OF CREDIT REQUEST

IMPORTANT: Check (✓) the appropriate line(s) below and complete the applicable sections.

___ SECURED ___ INDIVIDUAL CREDIT – relying solely on my income or assets.

___ UNSECURED ___ INDIVIDUAL CREDIT – relying on my income or assets as well as income or assets from other sources.

___ JOINT CREDIT – We intend to apply for joint credit. (initials) _____

Signatures- I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.

Borrower's Signature

Date

Co-Borrower's Signature (Where Applicable)

Date