



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 this information. The information you provide is protected by our privacy policy and federal law.

<p align="center">TYPE OF CREDIT REQUESTED</p> <p>IMPORTANT: Check the appropriate boxes below and complete the applicable sections.</p> <p><input type="checkbox"/> SECURED <input type="checkbox"/> INDIVIDUAL CREDIT – relying solely on my income or assets <input type="checkbox"/> UNSECURED <input type="checkbox"/> INDIVIDUAL CREDIT – relying on my income or assets, as well as, income or assets from other sources <input type="checkbox"/> JOINT CREDIT – we intent to apply for joint credit (initials) _____</p>				<p align="center">FOR CREDITOR USE</p> <p>Loan Officer _____ Date Application Received _____ How Application Received _____ Approved <input type="checkbox"/> By _____ Action Taken _____ Date Action Taken _____</p>	
AMOUNT REQUESTED \$	TERM	DESIRED PAYMENT DATE	WANT TO REPAY: <input type="checkbox"/> MONTHLY <input type="checkbox"/> _____	PROCEEDS OF LOAN TO BE USED FOR:	

SECTION A – INDIVIDUAL APPLICANT INFORMATION

NAME (First, Middle, Last) _____

BIRTH DATE	TELEPHONE NUMBER	DRIVERS LICENSE NUMBER	SOCIAL SECURITY NUMBER
PHYSICAL ADDRESS (Street, City, State, Zip Code)		PARISH	Do you <input type="checkbox"/> OWN or <input type="checkbox"/> RENT
PREVIOUS ADDRESS (Street, City, State, Zip Code) (Complete if less than 3 years at present address)		PARISH	Did you <input type="checkbox"/> OWN or <input type="checkbox"/> RENT
MAILING ADDRESS (If different from physical address)			HOW LONG
EMPLOYER (Company Name and Address)			HOW LONG
BUSINESS PHONE	POSITION OR TITLE	SALARY PER MONTH GROSS (Income before taxes): \$	
PREVIOUS EMPLOYER (Company Name and Address)			HOW LONG
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	TELEPHONE NUMBER
<p>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: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding</p>			
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? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)		Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes – When?	

SECTION B – JOINT APPLICANT OR OTHER PARTY 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 (First, Middle, Last) _____

BIRTH DATE	TELEPHONE NUMBER	DRIVERS LICENSE NUMBER	SOCIAL SECURITY NUMBER
RELATIONSHIP TO APPLICANT (if any)	PHYSICAL ADDRESS (Street, city, State, Zip Code)		HOW LONG
MAILING ADDRESS (If different from physical address)			
EMPLOYER (Company Name & Address)			HOW LONG
BUSINESS PHONE	POSITION OR TITLE	SALARY PER MONTH GROSS (Income before taxes): \$	
PREVIOUS EMPLOYER (Company Name and Address)			HOW LONG
<p>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: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding</p>			
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? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)		Has joint applicant or other party ever received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes – When?	

SECTION C – 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 state as a basis for repayment of the credit requested.

APPLICANT	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)
OTHER PARTY	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)



SECTION D – SECURED CREDIT

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

COLLATERAL DESCRIPTION

NAMES AND ADDRESSES OF ALL CO-OWNERS OF THE COLLATERAL

ESTIMATED VALUE OF THE COLLATERAL

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any)

SECTION E – 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.
 If Section B 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)			\$
LIFE INSURANCE (issuer, face value)			\$
AUTOMOBILES (make, model, year)			\$
OTHER (list)			\$
TOTAL ASSETS			\$

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, and other obligations. (Use separate sheet if necessary)					
CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)			\$	\$	\$
CREDIT CARDS			\$	\$	\$
CONSUMER LOANS			\$	\$	\$
ANY OTHER OUTSTANDING DEBT			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
TOTAL DEBTS			\$	\$	\$

NET WORTH (TOTAL ASSETS – TOTAL DEBTS) \$ _____

Complete the following information about the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support, or Maintenance Payments? No Yes
 If yes, to (Name and Address) _____ Amount per month \$ _____

Are you a co-maker, endorser, or guarantor of 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 in the last 10 years? No Yes If yes, where? _____ Year? _____

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

Applicant's Signature _____

Date _____

Joint Applicant's Signature (where applicable) _____

Date _____