

HOME IMPROVEMENT CREDIT APPLICATION

Credit Requested: \$ _____	Term: _____ mos. x _____ %	Payment: \$ _____	Purpose: _____
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Contractor: _____ Salesperson: _____ (Date) _____

If this is a joint applicant or you are relying on the assets or credit of another party, complete all sections marked (*) and provide asset and debt information about the joint applicant, or other party, as well as the applicant. A married applicant may apply for a separate account.

APPLICANT (A)

Applicant's Full Name (First, Middle, Last)						Date of Birth	
Home Telephone			Social Security No.			No. Dependents & Age	
Address	Number & Street			City	County	State	Zip Code
	Present	If less than 2 yrs. at present address					
Previous							
Name of Nearest Relative Not Living With You				Address			Telephone
Employment		Employer's Name & Address		Telephone	Occupation	Length of Time	
Last Two Years		Present				Yrs.	Mos.
Previous						Yrs.	Mos.
						Current Gross Income \$ _____	
						<input type="checkbox"/> Wk. <input type="checkbox"/> Mo. <input type="checkbox"/> Yr.	
Bank Account		Name & Address of Bank or Branch			CDs, Stocks, Bonds, etc. (estimated value):		
<input type="checkbox"/> Checking Acct. # _____ <input type="checkbox"/> Savings Acct. # _____							

JOINT APPLICANT (B)

Joint Applicant's Full Name (First, Middle, Last) (*)				Social Security No.		Date of Birth	
(*) Employment		Employer's Name & Address		Telephone	Occupation	Length of Time	
Last Two Years		Present				Yrs.	Mos.
Previous						Yrs.	Mos.
						Current Gross Income \$ _____	
						<input type="checkbox"/> Wk. <input type="checkbox"/> Mo. <input type="checkbox"/> Yr.	

OTHER INCOME

Alimony, Child Support, or Separate Maintenance 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

Source(s) of Other Income _____

Other Income: \$ _____ Per _____

\$ _____ Per _____

\$ _____ Per _____

MARITAL STATUS

Marital Status (Do not complete if this is an application for individual unsecured credit) Applicant: Married Separated Unmarried (includes Single, Divorced and Widowed)

(*) Joint Applicant: Married Separated Unmarried (includes Single, Divorced and Widowed)

INFORMATION ON PROPERTY TO BE IMPROVED

Name & Address				Loan #	Balance Owed	Monthly Payment
1st Mortgage:					\$ _____	\$ _____
2nd Mortgage:					\$ _____	\$ _____
3rd Mortgage:					\$ _____	\$ _____
Address of Property to be Improved			City	County	Title in Name of	
					Year Bought	
Purchase Price	Down Payment	Present Value	Year House Built	Number of Bedrooms	Number of Baths	Gross Living Area (approx) Sq. Ft.
\$ _____	\$ _____	\$ _____				

INFORMATION ON ADDITIONAL RESIDENTIAL PROPERTIES OWNED

Property Address	Lender Name	Balance	Monthly Payment	Rental Income
1) _____	_____	_____	_____	_____
2) _____	_____	_____	_____	_____
3) _____	_____	_____	_____	_____

DEBT INFORMATION

	Name of Firm			Name of Firm		
	Balance Due	Mo. Payments		Balance Due	Mo. Payments	
Fixed Monthly Contract Obligations						
Yr/Make Autos						
Yr/Make						

Information is requested by the federal government for certain types of loans relating to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that any lender may not discriminate on the basis of this information or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note race or national origin and sex (under (A) and (B) above) on the basis of visual observation or surname. Lender please designate by parenthesis (x) if applicant declines. If you do not wish to furnish the information, please check below.

I Decline to Furnish This Information (Initial) _____

White Black American Indian or Alaskan Native Asian or Pacific Islander Hispanic Other _____

SEX: Male Female

I Decline to Furnish This Information (Initial) _____

White Black American Indian or Alaskan Native Asian or Pacific Islander Hispanic Other _____

SEX: Male Female

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. I further state I have no outstanding judgments, that I have had no property repossessed or foreclosed upon or that I have given title or a deed in lieu thereof; nor have I been bankrupt or filed bankruptcy within the last 10 years, except as noted on the reverse side hereof.

Applicant's Signature _____ Date _____

Joint Applicant's Signature _____ Date _____

If additional space is needed to provide complete information, please use reverse side.