

AGREEMENT

The undersigned hereby declare and represent that they have read the foregoing Application, that all statements made therein are complete and true to their knowledge, that all financial and credit information of value to the consideration of this Loan Request has been given and that the statements are made and information given as an inducement to the Lender to grant the Loan for which this Application is made. The Applicant(s) authorize the Lender, or his Agent, to verify the information contained herein and to make such additional normal inquiries as reasonably may be related to or associated with this Application, from credit bureaus and from employers, creditors, and references listed on this Application, and agree that such information, along with this Application, shall remain the Lender's property. I understand that I must update credit information at your request if my financial condition changes.

Accepted:

Applicant _____ Date _____ Co-Applicant _____ Date _____

Driver's License No. _____ Driver's License No. _____

LENDER USE

DESCRIPTION OF COLLATERAL

New Year _____ Make _____
 Used > Model _____ Mileage _____
 Serial Number _____
 Color _____ Body Style _____
 No. of Cylinders _____ License Plate # _____
 Sales Price \$ _____ Invoice \$ _____
 Down Payment \$ _____ Trade-In \$ _____
 Loan Requested \$ _____ % to Price _____ %
 Dealer Name: _____
 Address: _____
 Phone: _____ Salesman: _____
 OTHER COLLATERAL OR A LIST OF ACCESSORIES: _____

NADA Ave. Loan \$ _____ Month _____ Yr. _____ Page _____
 Ave. Trd-In _____

If secured by collateral, has an insurance loss payable been requested?			
Confirming Agent Rep. _____ Full Name	Carrier Company _____	Policy # _____	
Comp. Deduct \$ _____	Coll. Deduct \$ _____	Date Confirmed _____ Time _____	By _____

LOAN DISPOSITION

Loan Approved - Rejected - Amount \$ _____
 Special Conditions: _____
 Interest Rate: _____ % Simple Add-on Discount
 Term: **0** months - Payment \$ _____ -1st Due: _____
 Security: _____
 Customer Notified _____ Dealer Notified _____
 Approved by _____ Date _____

BUDGET ANALYSIS

1) Total Monthly Income	\$ 0.00
Total Housing Expense	\$ _____
Payments on All Debts	\$ 0.00
Payment for This Loan	\$ _____
2) Total All Payments	\$ _____
Debt to Income Ratio (Line 2 Divided by Line 1)	_____ %

Comments:

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I HAVE APPLIED FOR AN EXTENSION OF CREDIT WITH YOU. IF YOU ARE SOLICITING, OFFERING OR SELLING ME AN INSURANCE PRODUCT OR ANNUITY IN CONNECTION WITH THIS EXTENSION OF CREDIT, **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

- MY PURCHASE OF AN INSURANCE PRODUCT OR ANNUITY FROM YOU OR FROM ANY OF YOUR AFFILIATES; OR
- MY AGREEMENT NOT TO OBTAIN, OR A PROHIBITION ON ME FROM OBTAINING, AN INSURANCE PRODUCT OR ANNUITY FROM AN UNAFFILIATED ENTITY.

BY SIGNING, I ACKNOWLEDGE THAT I HAVE RECEIVED A COPY OF THIS FORM ON TODAY'S DATE UNLESS THIS DISCLOSURE PROVIDED ELECTRONICALLY OR I HAVE APPLIED FOR CREDIT BY MAIL, I ALSO ACKNOWLEDGE THAT YOU HAVE PROVIDED THIS DISCLOSURE TO ME ORALLY.

BORROWER

BORROWER

DATE