

Bank Use Only	BRANCH NAME NO.	LOAN NO.	SIGNED	EST DATE OF LOAN
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This is my application to Promerica Bank for a loan of \$ _____ for the purpose of _____

I would like the loan for _____ MONTHS, or WITH MONTHLY PAYMENTS OF \$ _____ on the _____ of the month, to be repaid starting on _____, 20____. Payments will reach the bank on the _____ day of the month. If you approve the loan and I choose to purchase credit insurance, please add the amount of the premium to my loan. I understand I may apply for this credit in my name alone, without my spouse or any other person, regardless of my marital status.

I'm applying IN MY NAME ALONE JOINTLY WITH MY SPOUSE JOINTLY WITH _____ WHO'S NOT MY SPOUSE (whose separate application is attached)

Notice: You may apply for credit in your name, alone, regardless of your sex or marital status. You need not provide information about your spouse unless. (A) spouse will be contractually liable for the account (B) you are relying on community income or spouse's income to repay this account.

APPLICANT

Full Name			Birthdate	No. Of Depend.	Drivers License #	Marital Status
Home Address	City	State	Zip	How Long?	Social Security No.	
Mailing Address	City	State	Zip	Home Phone No.	Work Phone No.	
Previous Address	City	State	Zip	How Long?	Labor Union Local No.	
Employer Name and Address	City	State	Zip	How Long?	Your Occupation	
Previous Employer Name and Address	City	State	Zip	How Long?	Your Occupation	
Nearest Relative Not Living With You	City	State	Zip	Phone No.	Relationship	
Close Friend	City	State	Zip	Phone No.		

CO-BORROWER

Full Name			Birthdate	No. Of Depend.	Drivers License #	Marital Status
Home Address	City	State	Zip	How Long?	Home Phone	Work Phone
Employer Name and Address	City	State	Zip	How Long?	Occupation	How Long?
Previous Employer Name	City	State	Zip	How Long?	Social Security No.	

INCOME

Applicant's monthly take home pay from employment \$ _____

Spouse's monthly take home pay from employment \$ _____

Applicant's other income (monthly) \$ _____ Source _____

Spouse's other income (monthly) \$ _____ Source _____

Total Net Monthly Income \$ _____

Does any of this income likely to be reduced/interrupted before the credit request is paid off? No / Yes If Yes, explain on separate sheet

METHOD OF REPAYMENT AND LOAN DISBURSEMENT

If the loan is granted, I wish to make my payments as follows:

Automatically through MONEY TRANSFER SERVICE (available by signing separate form) By Cash or by Check

want loan proceeds disbursed: To Checking Acct. No _____ Issue Cashier's Check To _____

Other _____

If I have ordered credit insurance, I want the premium disbursed to the insurance company.

Applicant Please Note: We May Report Information About Your Account to Credit Bureaus, Late Payments, Missed Payments Or Other Defaults On Your Account May Be Reflected In Your Credit Report.

I've completed this application to obtain credit or to assist my spouse in obtaining credit. I certify that the statement above, on the reverse, or on any attachment are true. I authorize the bank to: check my credit references, verify my employment, provide credit information about this transaction to others, and give a copy of this application to anyone who's agreed to pay debts incurred on the basis of this application.

X _____ (Applicants Signature)
X _____ (Date)
X _____ (Co-Borrower Signature)
_____ (Date)

FINANCIAL INFORMATION	If you're married, the bank will assume that all assets and income are community property and all debts are community obligations, unless otherwise shown in the Assets and Debt Identification Section below.
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BANK NAME AND ADDRESS	CITY	STATE	ZIP	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> Loan	Account No.
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SAVINGS & LOAN NAME AND ADDRESS	CITY	STATE	ZIP	<input type="checkbox"/> Savings	<input type="checkbox"/> Loan		Account No.
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CREDIT UNION NAME AND ADDRESS	CITY	STATE	ZIP	<input type="checkbox"/> Savings	<input type="checkbox"/> Loan		Account No.
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REAL ESTATE	LANDLORD'S OR MORTGAGES			Mo. Pmt/Rent	Balance Owing
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<input type="checkbox"/> Owned Or Buying	<input type="checkbox"/> Renting	NAME	LOAN NO.		\$	\$
<input type="checkbox"/> Living with Parents	<input type="checkbox"/> Other	FULL ADDRESS			\$	\$

Vehicles	Year	Make	Model	Financed By	Address	\$	\$
	Year	Make	Model	Financed By	Address	\$	\$

List all other debt (finance companies, credit unions, credit cards, stores, banks, alimony, child support, separate maintenance)

TO WHOM OWED	ADDRESS OR BRANCH	\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

Any debts past due? Yes No (If YES, please answer next question) \$ \$

Are all debts listed? Yes No (If No, Please attach a separate sheet and explain) \$ \$

Have you or spouse ever obtained credit under a different name? Yes No If Yes, show name(s):

PERSONAL FINANCIAL STATEMENT

ASSETS		LIABILITIES	
Cash In-Checking Account, Savings Acct.	\$	Notes Payable to:	\$
Cash In-Other	\$	Other Notes Payable, Due Within One Year	\$
Account Receivable-Current	\$	Account and Bills Payable-Note Due	\$
Notes Receivable-Current	\$	Account and Bills Payable-Past Due	\$
Stocks and Bonds Listed	\$	Due to Relatives	\$
Other Current Assets	\$	Trust Deeds, Mortgages or Other Liens on Real Estate, Due Within One Year	\$
Notes Secured By First Trust Deeds, Mortgages or Other Liens on Real Estate, All Good	\$	Income Tax Due And/Or Accrued	\$
Notes Secured By Second Trust Deeds, Mortgages or Other Liens on Real Estate, All Good	\$	Trust Deeds Mortgages or Other Liens on Real Estate, Due After One Year	\$
Accounts and Notes Receivable	\$	Notes and Bills Payable Due After One Year	\$
Due from Relatives	\$	Installment Loans	\$
Stock and Bonds Not Listed On Exchange	\$	Other Liabilities Describe Below	\$
Real Estate (Detail on Schedule)	\$		
Present Cash Surrender Value of Life Insurance (Report Amount Borrowed in Other Liabilities)	\$	TOTAL LIABILITIES	
Automobile	\$		
Other Assets Describe Below	\$		
		NET WORTH	
TOTAL ASSETS		TOTAL	

