

# ELDERTON STATE BANK

## CREDIT APPLICATION

**IMPORTANT:** Read these Directions before completing this Application.

- Check  If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete Sections A, and E, omitting B.
- Appropriate  If this is an application for joint credit with another person, complete all Sections, providing information in B about the joint applicant.

We intend to apply for joint credit.

Applicant Signature \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis of the credit requested, complete all Sections to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

**Amount Requested** \_\_\_\_\_ **Payment Date Desired** \_\_\_\_\_ **Term** \_\_\_\_\_ **Proceeds of Credit** \_\_\_\_\_  
 \$ \_\_\_\_\_ To be Used for \_\_\_\_\_

### Section A – Information Regarding Applicant

**Full Name** (Last, First, Middle): \_\_\_\_\_ **Date of Birth:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Present Street Address:** \_\_\_\_\_ **Years There:** \_\_\_\_\_  
**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_ **Telephone:** ( ) - \_\_\_\_\_

**Social Security No:** \_\_\_\_\_ **Driver's License No:** \_\_\_\_\_

**Previous Street Address:** \_\_\_\_\_ **Years There:** \_\_\_\_\_  
**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Present Employer:** \_\_\_\_\_ **Years There:** \_\_\_\_\_ **Telephone:** ( ) - \_\_\_\_\_

**Position or Title:** \_\_\_\_\_ **Name of Supervisor:** \_\_\_\_\_

**Employer's Address:** \_\_\_\_\_

**Previous Employer:** \_\_\_\_\_ **Years There:** \_\_\_\_\_

**Present gross salary or commission:** \$ \_\_\_\_\_ per \_\_\_\_\_ **No. Dependents** \_\_\_\_\_ **Ages:** \_\_\_\_\_

**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 \_\_\_\_\_  
Amount Amount Amount

**Other Income:** \$ \_\_\_\_\_ per \_\_\_\_\_ **Source(s) of other income:** \_\_\_\_\_

Is any income listed in this Section likely to be reduced before the credit requested is paid off? Yes \_\_\_ (Explain in detail on separate sheet) No \_\_\_

**Checking Account No:** \_\_\_\_\_ **Institution and Branch:** \_\_\_\_\_

**Savings Account No:** \_\_\_\_\_ **Institution and Branch:** \_\_\_\_\_

**Name of Nearest Relative not living with you:** \_\_\_\_\_ **Telephone:** ( ) - \_\_\_\_\_

**Relationship:** \_\_\_\_\_ **Address:** \_\_\_\_\_

### Section B – Information Regarding Joint Applicant, or Other Party (Use separate Sheets if necessary)

**Full Name** (Last, First, Middle): \_\_\_\_\_ **Date of Birth:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Relationship to Applicant** (if any): \_\_\_\_\_

**Present Street Address:** \_\_\_\_\_ **Years There:** \_\_\_\_\_  
**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_ **Telephone:** ( ) - \_\_\_\_\_

**Social Security No:** \_\_\_\_\_ **Driver's License No:** \_\_\_\_\_

**Present Employer:** \_\_\_\_\_ **Years There:** \_\_\_\_\_

**Position or Title:** \_\_\_\_\_ **Name of Supervisor:** \_\_\_\_\_

**Employer's Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_ **Telephone:** ( ) - \_\_\_\_\_

**Previous Employer:** \_\_\_\_\_ **Years There:** \_\_\_\_\_

**Present gross salary or commission:** \$ \_\_\_\_\_ per \_\_\_\_\_ **No. Dependents** \_\_\_\_\_ **Ages:** \_\_\_\_\_

**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 \_\_\_\_\_  
Amount Amount Amount

**Other Income:** \$ \_\_\_\_\_ per \_\_\_\_\_ **Source(s) of other income:** \_\_\_\_\_

Is any income listed in this Section likely to be reduced before the credit requested is paid off? Yes \_\_\_ (Explain in detail on separate sheet) No \_\_\_

### Section E – Secured Credit (Complete only if credit is to be secured.) Briefly describe the property to be given as security.

and list name and addresses of all co-owners of the property:

Name

Address

I/We authorize the Lender to make whatever credit inquiries it deems necessary in connection with this credit application or in the course of review or collection of any credit extended in reliance on the application. I/We authorize and instruct any person or consumer reporting agency to compile and furnish to the Lender any information it may have or obtain in response to such credit inquiries and agree that the same shall remain Lender's property whether or not credit is extended.

All information set forth in this application is declared to be true representation of the facts for the purpose of obtaining the credit requested and any willful misrepresentation on this application could result in criminal action. If I request, I will be informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of credit.

Applicant's Signature

Date

Co-Applicant/User's Signature

Date

***Internal Use Only:***

Applicant Credit Score:	_____
Co-applicant Credit Score:	_____
Approve ____	Deny ____
Officer Initials:	_____
Date:	_____
Collateral Value:	_____
LTV Ratio:	_____