

CREDIT APPLICATION

The following information is required for all borrowers to process your loan request:

EMPLOYMENT AND INCOME VERIFICATION

- Copies of your most recent paystub(s) covering a 30 day period
- Copy of last two (2) year's W-2s for all borrowers whose income is used to qualify for the loan.
- If self employed (including rental income), provide copies of your signed federal income tax return for the previous two (2) years and a year-to-date profit-and-loss statement.
- If you choose to use your Social Security, disability, pension, or child support/alimony income, provide copies of award certificate, pension statement or support enforcement action.
- Copy of your drivers license or photo identification.

Please note – additional documentation may be required depending upon loan requested.



CREDIT APPLICATION

PLEASE CHECK THE TYPE OF CREDIT FOR WHICH YOU ARE APPLYING:

MARRIED BORROWERS may apply for a separate account.

Individual Credit – You must complete the borrower section about yourself and the co-borrower section about your spouse if: (1) You live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.

Joint Credit – If you are applying for a joint account or an account that you and another person will use, you must also complete the co-borrower section. _____ Both borrowers initial here If you intend to apply for joint credit.

CREDIT REQUESTED:

Amount of Credit Requested \$ _____ Number of Months _____ Desired Payment Date _____

Purpose of Loan _____

COMPLETE THIS SECTION FOR A SECURED LOAN:

Collateral - Make _____ Model _____ Year _____ New Used

From Whom Purchased _____ Purchase Price _____

PLEASE CHOOSE ONE OF THE FOLLOWING FOR EACH BORROWER:

	<u>BORROWER</u>	<u>CO-BORROWER</u>
I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.	<input type="checkbox"/>	<input type="checkbox"/>
I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.	<input type="checkbox"/>	<input type="checkbox"/>
I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.	<input type="checkbox"/>	<input type="checkbox"/>



BORROWER INFORMATION:

First Name _____ Middle Initial _____ Last Name _____

Other names under which credit reference may be verified _____

Phone (____) _____ Email Address _____

Street Address _____

City, State, Zip _____ Years There _____

Mailing Address, if different from above _____

Own Home Rent Other _____

Previous Address _____ Years There _____

(If less than two years at current address)

Social Security Number _____ Date of Birth ____/____/____ Number of dependents (self & spouse excluded) _____

Marital Status (required if you reside in Washington State or any other community property state): Married Single Divorced Widowed

BORROWER EMPLOYMENT:

Retired Self Employed (please describe) _____

Name of Current Employer _____ Current Position Held _____

Current Employer's Address _____ Bus. Phone (____) _____

Immediate Supervisor _____ Length of Current Employment ____ (yrs) ____ (mos)

Name of Previous Employer _____ Position Held _____ How Long? ____ (yrs) ____ (mos)

Previous Employer's Address _____ Bus. Phone (____) _____

BORROWER INCOME INFORMATION:

Your Gross Monthly Income \$ _____ Other Monthly Income* \$ _____

Source & address of other income _____

**You do not have to include alimony, child support, spouse's annual income, or other income unless you want us to consider it in connection with this application.*

Please provide pay stub, tax return, or other for verification of income.



CO-BORROWER INFORMATION:

First Name _____ Middle Initial _____ Last Name _____

Other names under which credit reference may be verified _____

Phone (____) _____ Email Address _____

Street Address _____

City, State, Zip _____ Years There _____

Mailing Address, if different from above _____

Own Home Rent Other _____

Previous Address _____ Years There _____

(If less than two years at current address)

Social Security Number _____ Date of Birth ____/____/____ Number of dependents (self & spouse excluded) _____

Marital Status (required if you reside in Washington State or any other community property state): Married Single Divorced Widowed

CO-BORROWER EMPLOYMENT:

Retired Self Employed (please describe) _____

Name of Current Employer _____ Current Position Held _____

Current Employer's Address _____ Bus. Phone (____) _____

Immediate Supervisor _____ Length of Current Employment ____ (yrs) ____ (mos)

Name of Previous Employer _____ Position Held _____ How Long? ____ (yrs) ____ (mos)

Previous Employer's Address _____ Bus. Phone (____) _____

CO-BORROWER INCOME INFORMATION:

Your Gross Monthly Income \$ _____ Other Monthly Income* \$ _____

Source & address of other income _____

**You do not have to include alimony, child support, spouse's annual income, or other income unless you want us to consider it in connection with this application.*

Please provide pay stub, tax return, or other for verification of income.



PLEASE ANSWER THE FOLLOWING QUESTIONS:

1. Are there any unsatisfied judgments against you?

\$ _____
AMOUNT OF JUDGMENT TO WHOM OWED

BORROWER CO-BORROWER

Yes No Yes No

2. Have you been declared bankrupt in the last 10 years?

WHERE DID BANKRUPTCY OCCUR YEAR

Yes No Yes No

3. Have you ever voluntarily surrendered or had an auto, appliance or any other item repossessed?

Yes No Yes No

If answer is yes, explain what, when and full details on separate sheet and attach to this application.

4. Are you a party to a lawsuit?

Yes No Yes No

5. Are you obligated to pay alimony, child support, or separate maintenance income?

Yes No Yes No

6. Are you a co-maker or endorser on a note?

Yes No Yes No

7. Are you a U.S. citizen?

Yes No Yes No

If "no" are you a resident alien?

Yes No Yes No

If "no" are you a non-resident alien?

Yes No Yes No



PERSONAL STATEMENT

If you are married and live in Washington, please identify those assets and/or liabilities which are separate property of either of you by marking the columns denoted with a “*.” Enter an “B” if property of Borrower; enter and “C” if property of Co-Borrower; if community property, leave column blank.

ASSETS (OWNED)		Total Owned
CASH IN BANKS	*	AMOUNT
CASH DEPOSITED IN		
1 BAKER BOYER BANK		\$
BRANCH	ACCOUNT NO.	
CASH DEPOSITED IN		
2		\$
CASH DEPOSITED IN		
3		\$
PRESENT HOME VALUE	*	VALUE
SOURCE OF VALUATION		\$
PURCHASE PRICE	YEAR PURCHASED	
\$		
OTHER REAL ESTATE	*	VALUE
DESCRIPTION—RENTAL, PROPERTY, COMMERCIAL, ETC.		
1		\$
2		\$
3		\$
AUTOMOBILES/RECREATION VEHICLES	*	VALUE
MAKE	MODEL	YEAR
1		
		\$
2		
		\$
3		
		\$
STOCKS & BONDS	*	VALUE
DESCRIPTION	LISTED?	
1		\$
2		\$
3		\$
OTHER ASSETS	*	VALUE
DESCRIPTION		
1		\$
2		\$
3		\$
4		\$
5		\$
6		\$

LIABILITIES (OWING)		Total Owing	Monthly Payment
HOME MORTGAGE	*	BALANCE	Monthly Payment
MORTGAGE HELD WITH		\$	\$
OTHER REAL ESTATE MORTGAGE/CONTRACT	*	BALANCE	Monthly Payment
MORTGAGE/CONTRACT HELD WITH		\$	\$
RENT OR LEASE PAYMENT	*		Monthly Payment
NAME OF LANDLORD	PHONE NO.		\$
AUTOMOBILE LOANS	*	BALANCE	Monthly Payment
AUTOMOBILE LOAN HELD WITH		\$	\$
1		\$	\$
2		\$	\$
BANK LOANS	*	BALANCE	Monthly Payment
NAME OF BANK AND BRANCH		\$	\$
1 BAKER BOYER BANK		\$	\$
NAME OF BANK AND BRANCH	COLLATERAL	\$	\$
2		\$	\$
3		\$	\$
FINANCE COMPANY/CREDIT UNION LOANS	*	BALANCE	Monthly Payment
NAME AND LOCATION		\$	\$
1		\$	\$
2		\$	\$
SPOUSAL OR CHILD SUPPORT, ETC.	*		Monthly Payment
Total amount paid out for spousal or child support or separate maintenance.			\$
BANK CREDIT CARDS	*	BALANCE	Monthly Payment
TYPE OF CARD	ACCOUNT NO.	\$	\$
1		\$	\$
2		\$	\$
3		\$	\$
OTHER LIABILITIES (includes contingent liabilities such as guarantor, endorser & cosigner credit cards even if no balance is owed)	*	BALANCE	Monthly Payment
NAME	ACCOUNT NO./BRANCH	\$	\$
1		\$	\$
2		\$	\$
3		\$	\$
4		\$	\$
5		\$	\$



