Credit Application

			funding of terrorism an requires all financial ins that identifies each per What this means for yo account, we will ask for information that will all your driver's license or we may use outside so you provide is protecte	d money laundering activ stitutions to obtain, verify son who applies for a loo ou. When you apply for a or your name, address, d ow us to identify you. W other identifying docum	y, and record information an or opens an account. I loan or open an ate of birth and other /e may also ask to see ents. In some instances, ormation. The information nd federal law.	
	• "			For Creditor Use		
	Creditor		Account No.	Class No.	Date Received	
("You" means	Applicant, <i>et al</i> ; and "We	-				
Charles and a surge of the		1. Type of	Application			
Check only <u>one</u> of the	e <i>three types:</i> You are relying <u>solely</u> on γ	our income or assets.	Joint Credit - By initi	aling below, you intend t	o apply for "joint credit".	
	You are relying on your in as income or assets from		Applicant	Joint Applic	cant	
			quested Credit	oonit Applic	Jan	
Application Date	Amount	Financing Type	No. of Months	Repayment Interval	First Payment Date	
	\$	 New Refinance Modification 		Monthly		
Credit Type	Loan Purpose	Security for Credit	Proceeds of Credit to B	le Used for		
☐ Line of Credit	☐ Agricultural	Unsecured	To purchase property that will secure your credit			
□ Loan	□ Business	□ Secured				
□ Sale	□ Consumer		 To purchase property that is a residential dwelling and is not real estate To finance home improvements to a residential dwelling Other (describe): 			
□ Lease			☐ Other <i>(describe):</i>			
Applicant		3. Applicant	Information	Joint Applie	cant or Other Party	
Full Name (First, Midd	le, Last)	(, , , , , , , , , , , , , , , , , , ,	Full Name (First, Middle,		,	
Gov't ID Type	Gov't ID No.	Gov't ID Issued By	Gov't ID Type	Gov't ID No.	Gov't ID Issued By	
Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	
Soc. Sec. No.	Primary Phone Cell	Second Phone Cell	Soc. Sec. No.	Primary Phone Cell	Second Phone Cell	
Email Address:			Email Address:			
Present Address 🗌	Own 🗌 Rent 🗌	No. of Yrs.:	Present Address 🛛 🤇	Own 🗌 Rent 🗌	No. of Yrs.:	
Previous Address 🛛	Own 🗆 Rent 🗆	No. of Yrs.:	Previous Address 🗌 🤇	Own 🗆 Rent 🗆	No. of Yrs.:	
Dependents No.:	Ages:		Dependents No.:	Ages:		
Nearest Relative (not	living with you)		Nearest Relative (not li	ving with you)		
Name:			Name:			
Address:			Address:			
Telephone:		🗆 Cell	Telephone:		□ Cell	
Your Relationship to	us (or our affiliate)		Your Relationship to us	s (or our affiliate)		
🗆 None 🗆 Empl	oyee 🛛 Insider (Shareh	older, Director, Officer)	🗆 None 🗆 Employ	vee 🛛 Insider (Shareh	older, Director, Officer)	
Have you ever receiv	ed credit from us?	🗆 Yes 🗌 No	Have you ever received credit from us?			
If yes, when: office/branch:			If yes, when: office/branch:			

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<i>If the "Joint Applicant the Joint Applicant or (</i>	" or "Other Party" Sectio Other Party, if applicable.	ns were completed, this Sec	tion should be con	npleted by giving ir	nformation about both the A	pplicant, and
Assets Owned					-	
Type of Asset or Description	Account Number	Current Market Value	Current Market Value Remaining Balance of Lien (Enter "0" if none)		Asset Owner's Name	
•		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
Amounts from Continuation Form		\$	\$			
Total Assets		\$	\$			
Outstanding Debts		charge accounts, installmen	t contracts, credit Present		ages and other obligations.) Debtor's Name	Past Due
	Type of Debt, or Account Number	Original Amount	Balance	Monthly Payment	Deptor s Name	(Yes/No)
Landlord	☐ Rent Payment			\$		
	D Mortgage	\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
Amounts from Continuation Form		\$	\$	\$		
Total Debts		\$	\$	\$		
Credit References - Name			Original Amou	int Borrowed	Date Paid in Full	
			\$			
			\$			
ļ						

Applicant	5. Employme	nt Information	Joint Applicant or Other Party		
1st Employer: Current Previous Name:	□ Self No. of Yrs.:	1st Employer: Current Name:	□ Previous □ Self No. of Yrs.:		
Address:		Address:			
Mgr.: Phone:		Mgr.:	Phone:		
Gross Monthly Salary/Comm.: \$ Position/Title:		Gross Monthly Salary/Com Position/Title:	m.: \$		
2nd Employer: Current Previous Name:	□ Self No. of Yrs.:	2nd Employer: Current Name:	□ Previous □ Self No. of Yrs.:		
Address:		Address:			
Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		Mgr.: Gross Monthly Salary/Com Position/Title:	Phone: m.: \$		
3rd Employer : Current Previous Name:	□ Self No. of Yrs.:	3rd Employer: Current Name:	□ Previous □ Self No. of Yrs.:		
Address:		Address:			
Mgr.: Phone:		Mgr.:	Phone:		
Gross Monthly Salary/Comm.: \$ Position/Title:		Gross Monthly Salary/Com Position/Title:	m.: \$		
Applicant	6. Othe	r Income	Joint Applicant or Other Party		
Alimony, child support, or separate mainte revealed if you do not wish to have it cons this obligation.			separate maintenance income <u>need not</u> be to have it considered as a basis for repaying		
Alimony, child support, separate maintena Court order Written agreement	ice received under: □ Oral understanding	Alimony, child support, separate maintenance received under:			
Other Income: \$ per Month		Other Income: \$ per Month			
Source:		Source:			
Is any income listed in Sections 4, 5 or 6 li	kely to be reduced before the		tions 4, 5 or 6 likely to be reduced before the		
credit is paid off: □ Yes (<i>Explain in section 10.</i>) □ No		credit is paid off: Ves (Explain in section 10.) No			
Applicant	7 Other (Obligations	Joint Applicant or Other Party		
□ Yes □ No If yes,	Are you a co-maker, endors		□ Yes □ No If yes,		
Amount: \$	guarantor on any loan, con				
For whom:			For whom:		
To whom:			To whom:		
☐ Yes ☐ No If yes,	Are there any unsatisfied judgments against you?		☐ Yes ☐ No If yes,		
Amount per month: \$ To whom:			Amount per month: \$ To whom:		
□ Yes □ No If yes, Where:	Have you been declared bankrupt in the last 10 years?		☐ Yes ☐ No If yes, Where:		
Year:			Year:		
☐ Yes ☐ No If yes, Amount per month: \$	Are you obligated to make Alimony, Support or Maintenance Payments?		☐ Yes ☐ No If yes, Amount per month: \$		
To whom:			To whom:		
		nation (if secured)			
Property Type Property Descrip □ Boat or Vessel	tion		Property Location and Address		
□ Certificate of Deposit					
Deposit Account					
 Manufactured Home Motor Vehicle 					
Motor Vehicle Residential Dwelling Homestead Prop					
Residential D	welling 🛛 Homestead P	roperty			
	welling	roperty			
		roperty			

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10. Additional Information or Explanations

11. Notices

California Residents. Each applicant, if married, may apply for a separate account.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes § 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred.

For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.

12. Certifications, Authorizations and Signatures

You certify that everything you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Credit Application if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this Credit Application whether or not it is approved.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.

In order to provide you with the best possible service in our ongoing business relationship with you, you acknowledge that we may contact you for ordinary business purposes using any of the telephone numbers or email addresses listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless of whether the telephone number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, radio common carrier service or any other service for which you may be charged for the call. You further acknowledge that we may use prerecorded or artificial voice messages or automatic telephone dialing systems.

□ Electronic Signature. If checked, You further agree that you have signed this *Credit Application* with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire *Credit Application* and notices before you signed it. You received a paper copy of this *Credit Application* after it was signed. You understand that this *Credit Application* is in the electronic form that we will keep. We may rely on, and enforce, this *Credit Application* in the electronic form or as a paper version of the electronic form.

Applicant Signature

Date

Joint Applicant, or Other Party, Signature

Date

(if applicable)

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, *et seq.*

Mortgage Loan Originator Information

If this *Credit Application* is secured by a consumer's residential dwelling that is owned by you, we may be required under federal or state law to disclose our mortgage loan origination identification number(s), which are as follows, if applicable:

- Mortgage Loan Originator Name and Identifier:
- Mortgage Loan Origination Company Name and Identifier:

For Creditor Use						
Date Received	Received By	Date Action Taken	Action Taken By	Action Taken	Reason Code(s)	

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