

# Credit Application

The FEDERAL EQUAL CREDIT OPPORTUNITY ACT prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, provided that the applicant has the capacity to enter into a binding contract, because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

**Any Applicant, including married applicants, may apply for a separate account.**

**TYPE OF CREDIT REQUESTED:**  Individual  Joint

HAS ANY APPLICANT FILED FOR BANKRUPTCY WITHIN THE LAST 10 YEARS?  Yes  No

Property To Be Improved				
Type of Property (Residential, Commercial, Etc.)		Dealer/Contractor		Work to be Done/Type of Improvement
Total Price \$	Down Payment \$	Amount Financed \$	Number of Months	Days until 1st Payment

Applicant										
Last Name			First Name		Middle Initial		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)		Date of Birth	Social Security Number
Address				City	State	Zip	Home Phone		How Long?	
Previous Address				City	State	Zip			How Long?	
Present Employer					Years on Job		Occupation			
Present Employer's Address					Earnings from Employment \$ <input type="checkbox"/> per month <input type="checkbox"/> per year		Department		Phone Number	
Previous Employer			Phone Number		How Long on Job?		Occupation		Earnings Per Year \$	
Previous Employer's Address					Number of Dependents		Age of Each Dependent			

Co-Applicant <small>Complete this section only if this is a joint application and co-applicant will be contractually liable for repayment or if applicant is relying on co-applicant's income.</small>										
Last Name			First Name		Middle Initial		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)		Date of Birth	Social Security Number
Present Employer's Name and Address					Phone	Occupation	Years on Job?	Earnings \$ <input type="checkbox"/> per month <input type="checkbox"/> per year		
Previous Employer's Name and Address					Phone	Occupation	Years on Job?	Earnings per Year \$ <input type="checkbox"/> per month <input type="checkbox"/> per year		

Other Income and Obligations									
Source of Other Income							Amount \$ <input type="checkbox"/> per month <input type="checkbox"/> per year		
Nearest Relative (Not Living in Household)					Relationship	Address			Phone Number
<b>First Mortgage</b>	Name/Address/Phone Number of Lender			Original Purchase Price \$		Original Mortgage Amount \$		Monthly Mortgage Payment \$	
Acct #:				Present Balance \$			Present Value of Home \$		
<b>Second Mortgage</b>				Original Amount \$		Present Balance \$		Monthly Payment \$	
Acct #:									

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.

Credit References <small>Include all accounts for which you are a borrower, co-maker or endorser, use an additional sheet if necessary.</small>						
Name of Creditor/Credit Card	Address and Account Number		Balance Owning If Open	Date Closed If Closed	Original Balance	Monthly Payment Amount
			\$	\$	\$	\$
Automobile			\$	\$	\$	\$
Bank or Savings Acct. (Name)	Checking Acct. # Savings Acct. #		Address of Institution			

## Applicant—IMPORTANT—Read Before Signing

I (We) certify that the above statements are true and that no unfavorable information known to me (us) for use herein has been omitted. I (We) authorize you and your assigns to obtain and review our credit bureau, retain this secured application as your property whether or not a contract is consummated, and make any investigation you deem advisable before or after the contract is made. If credit is denied, I (we) are entitled to a clear and meaningful statement in writing of the reasons. I (We) further authorize the communication and release of information to South Central Bank, N.A. as a possible assignor of the proposed contract, and to any of its affiliated or commonly controlled companies. If this is an application for joint credit, Applicant and Co-Applicant each agree that we intend to apply for joint credit.

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Applicant's Signature Date Co-Applicant's Signature Date

Information for Government Monitoring Purposes			
The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable law for the particular type of loan applied for.)			
<b>Borrower</b> <input type="checkbox"/> I do not wish to furnish this information		<b>Co-Borrower</b> <input type="checkbox"/> I do not wish to furnish this information	
<b>Ethnicity</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		<b>Ethnicity</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
<b>Race</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Island <input type="checkbox"/> White <input type="checkbox"/> Asian		<b>Race</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Island <input type="checkbox"/> White <input type="checkbox"/> Asian	
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male		<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	



## INFORMATION DISCLOSURE AUTHORIZATION

I/We have submitted a loan application to South Central Bank. You are hereby authorized to furnish any and all information requested by them pertaining to my/our credit and financial status, either before the loan closes or as part of their quality control.

Such information includes, but is not limited to, employment data; credit/loan histories; bank, money market, CD and other account balances; social security or retirement income information; tax returns; payoff letters; etc.

Any photographic, carbon, or FAX copy of this authorization and my/our signatures may be deemed to be the equivalent of the original and may be used as a duplicated original. Your prompt reply will be appreciated and help expedite the processing of my/our loan application.

Thank you.

**X**

\_\_\_\_\_  
Borrower #1

\_\_\_\_\_  
Date

**X**

\_\_\_\_\_  
Borrower #2

\_\_\_\_\_  
Date