

**CREDIT APPLICATION**

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

**Section A: Applicant Information (A separate Credit Application MUST be completed for ALL Borrowers and Co-Borrowers)**

Borrower     
  Co-Borrower     
  Guarantor     
  Grantor     
  Other: \_\_\_\_\_

Borrower's Full Name (First M.I. Last) \_\_\_\_\_  
 Former Names and Aliases \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ Social Security Number \_\_\_\_\_  
 Driver License Number \_\_\_\_\_ Years of Education \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_  
 Mobile Phone \_\_\_\_\_ Ages of Dependents \_\_\_\_\_  
 Address \_\_\_\_\_ City, ST, Zip \_\_\_\_\_  
 County \_\_\_\_\_ Own or rent?  Own  Rent  
 How Long (Yrs.)? \_\_\_\_\_  
 Prior Address (if Current Address < 3 Yrs.) \_\_\_\_\_  
 City, ST, Zip \_\_\_\_\_ County \_\_\_\_\_  
 Own or rent?  Own  Rent  
 How Long (Yrs.)? \_\_\_\_\_  
 Name of Personal Reference \_\_\_\_\_  
 Address (Street or P.O. Box, City, State, Zip) \_\_\_\_\_  
 Phone Number \_\_\_\_\_ Relationship \_\_\_\_\_

**Complete only: (1) if applying for joint or secured credit, or (2) if applicant resides in a community property state, or (3) if relying on property located in such a state as a basis for repayment of the requested credit.**

Borrower:       Married       Separated       Unmarried (including single, divorced, and widowed)  
 Co-Borrower:       Married       Separated       Unmarried (including single, divorced, and widowed)

**Section B: Loan Information (Not necessary to enter loan information if you are completing the Co-Borrower Application)**

Account Requested  Individual  Joint     
 Amount Requested \_\_\_\_\_     
 Number of Payments \_\_\_\_\_     
 Requested Payment \_\_\_\_\_     
 Due Date (Day of Mo.) \_\_\_\_\_

We intend to apply for joint credit. \_\_\_\_\_  
 Fully Amortizing       Single Pay

Borrower Initials \_\_\_\_\_ Co-Borrower Initials \_\_\_\_\_  
 Specific Purpose of Loan \_\_\_\_\_     
 Collateral Offered to Secure Loan \_\_\_\_\_

**Section C: Employment & Income Information**

Employer (If Self-Employed, Name and Nature of Business) \_\_\_\_\_  
 Business Address (Street, City, State, Zip Code) \_\_\_\_\_  
 Phone Number \_\_\_\_\_ Title / Position \_\_\_\_\_  
 Since (Mo./Year) \_\_\_\_\_ Gross Salary (Annual) \_\_\_\_\_

**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  
 Sources of Other Income \_\_\_\_\_     
 Amount per Month \_\_\_\_\_

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

Have you previously received credit from us?  
 No       Yes (mm/yyyy) \_\_\_\_\_

**Section D: Outstanding Debts (Spouses SHOULD NOT duplicate this information if completing the Co-Borrower Application)**

Rent or Mortgage Payments							
Landlord / Creditor	Property Description	Current Bal.	Mo. Payment	Landlord / Creditor	Property Description	Current Bal.	Mo. Payment
<b>Totals:</b>							

  

Credit Card Payments							
Credit Card Name/Payee	Current Bal.	Mo. Payment	Credit Card Name/Payee	Current Bal.	Mo. Payment		
<b>Totals:</b>							

**Automobile Payments**

Creditor	Automobile Description	Current Bal.	Mo. Payment

Creditor	Automobile Description	Current Bal.	Mo. Payment

**Totals:**    

**Existing Bank Loan Payments**

Creditor	Collateral Description	Current Bal.	Mo. Payment

Creditor	Collateral Description	Current Bal.	Mo. Payment

**Totals:**    

**Other Debt Service Payments**

Creditor	Collateral Description	Current Bal.	Mo. Payment

Creditor	Collateral Description	Current Bal.	Mo. Payment

**Totals:**    

**Please complete the following additional debt and financial information.**

Are you obligated to make Alimony, Support, or Maintenance Payments?

No  Yes

Are you a co-maker, endorser, or guarantor on any loan or contract?

No  Yes

Are there any unsatisfied judgments against you?

No  Yes

Have you been declared bankrupt in the last 10 years?

No  Yes

To Whom (Include Address)

Mo. Amount

For Whom

To Whom

To Whom Owed

Amount

Where

Year

**Section E: Credit Life Insurance**

**This section may be completed later if you desire to first consult your Loan Officer for details regarding both types of insurance groups.**

Credit Life Insurance will pay the loan off in the event of your death while Disability Insurance will make payments on the loan should you become disabled. We strongly recommend taking advantage of this insurance if you do not have sufficient alternative types of insurance already in place.

Would you like to purchase Credit Life Insurance or Disability Insurance on this loan?

Yes  No

If yes, please indicate type(s) of insurance and how it should be styled.

Type Insurance:  Credit Life  Disability

Style Insurance:  Individual  Joint

**Section F: Other Information**

Have you had loans with First United Bank in the past?

Yes  No

Do you currently owe First United Bank on any loans?

Yes  No

Do you have any depository accounts with First United Bank?

Yes  No

**Section G: CERTIFICATION**

**Notice to All Applicants:** A Consumer Report may be requested in connection with this application for credit or any future update, renewal, or extension of such credit. Upon request, you will be informed whether or not a consumer report was requested. If a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.

I certify that everything stated in this application and on any attachments is correct. First United Bank may keep this application whether or not it is approved. By signing below, I authorize First United Bank to check credit and employment history and to answer questions others may ask about my credit record. I understand that I must update credit information at First United Bank's request if financial condition(s) change.

Borrower's/Applicant's Signature

Date

**INSURANCE DISCLOSURE FOR CREDIT APPLICATION**

**Section A: Applicant**

Borrower

Borrower Address

**Section B: Lender**

Banking Center

Address

City, ST, Zip

**Section C: Disclosure**

**IMPORTANT**

DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY READ IT AND UNDERSTAND ITS CONTENT

**Purpose**

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

**Credit Disclosures**

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit an insurance product or annuity from an unaffiliated entity.

**Section D: Acknowledgement**

**APPLICANT**

BY SIGNING BELOW, I ACKNOWLEDGEMENT THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

Borrower Signature

Date