



# CITIZENS FIRST

# Credit Application

Date \_\_\_\_\_

(Please fill out all personal information as it appears on your driver's license)

Purpose of credit \_\_\_\_\_ Amount Requested \_\_\_\_\_ # of Months \_\_\_\_\_

Collateral \_\_\_\_\_

Name of insurance company for the item to be financed \_\_\_\_\_ Agent \_\_\_\_\_ Phone \_\_\_\_\_

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Full Name \_\_\_\_\_ Birth Date \_\_\_\_\_ SS Number \_\_\_\_\_ # of Dependents \_\_\_\_\_ Phone \_\_\_\_\_

Current Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Years \_\_\_\_\_

Previous Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Years \_\_\_\_\_

Nearest relative not living with you

Full Name \_\_\_\_\_ Address \_\_\_\_\_ Relationship \_\_\_\_\_ Phone \_\_\_\_\_

Current Employer \_\_\_\_\_ Position \_\_\_\_\_ Years \_\_\_\_\_ Phone \_\_\_\_\_ Gross Income (monthly) \_\_\_\_\_

Previous Employer \_\_\_\_\_ Position \_\_\_\_\_ Years \_\_\_\_\_ Phone \_\_\_\_\_ Gross Income (monthly) \_\_\_\_\_

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

Have you ever filed for Bankruptcy

Other Income (monthly) \_\_\_\_\_ Source \_\_\_\_\_  Yes  No Date \_\_\_\_\_

Are you a co-maker on any other loan?  Yes  No Amount \_\_\_\_\_ Any obligation for Child Support or Separate Maintenance?  Yes  No Amount \_\_\_\_\_ Do you own your home?  Yes  No Estimated Value \_\_\_\_\_

List all outstanding loans, credit cards, rent and any other obligations (child support, alimony, medical, etc....) Use additional sheets if necessary

Primary Bank \_\_\_\_\_ Checking # \_\_\_\_\_ Savings # \_\_\_\_\_ Amount of life insurance \_\_\_\_\_

Company / Creditor \_\_\_\_\_ Collateral / Purpose \_\_\_\_\_ Original Amount / Credit Line \_\_\_\_\_ Unpaid Balance \_\_\_\_\_ Monthly Payment \_\_\_\_\_

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Relationship to Applicant \_\_\_\_\_ We intend to apply for joint credit  Applicant Initials \_\_\_\_\_ Co-Applicant Initials \_\_\_\_\_

Full Name \_\_\_\_\_ Birth Date \_\_\_\_\_ SS Number \_\_\_\_\_ # of Dependents \_\_\_\_\_ Phone \_\_\_\_\_

Current Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Years \_\_\_\_\_

Previous Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Years \_\_\_\_\_

Nearest relative not living with you

Full Name \_\_\_\_\_ Address \_\_\_\_\_ Relationship \_\_\_\_\_ Phone \_\_\_\_\_

Current Employer \_\_\_\_\_ Position \_\_\_\_\_ Years \_\_\_\_\_ Phone \_\_\_\_\_ Gross Income (monthly) \_\_\_\_\_

Previous Employer \_\_\_\_\_ Position \_\_\_\_\_ Years \_\_\_\_\_ Phone \_\_\_\_\_ Gross Income (monthly) \_\_\_\_\_

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

Have you ever filed for Bankruptcy

Other Income (monthly) \_\_\_\_\_ Source \_\_\_\_\_  Yes  No Date \_\_\_\_\_

Are you a co-maker on any other loan?  Yes  No Amount \_\_\_\_\_ Any obligation for Child Support or Separate Maintenance?  Yes  No Amount \_\_\_\_\_ Do you own your home?  Yes  No Estimated Value \_\_\_\_\_

Primary Bank \_\_\_\_\_ Checking # \_\_\_\_\_ Savings # \_\_\_\_\_ Amount of life insurance \_\_\_\_\_

Company / Creditor \_\_\_\_\_ Collateral / Purpose \_\_\_\_\_ Original Amount / Credit Line \_\_\_\_\_ Unpaid Balance \_\_\_\_\_ Monthly Payment \_\_\_\_\_



## Personal Financial Statement

Financial information is for:  Applicant  Co-Applicant  Joint

Applicant Initials \_\_\_\_\_ Co-Applicant Initials \_\_\_\_\_

For Bank Use Only	
Monthly Income	_____
Monthly Debt	_____
D/I Ratio	_____

### Income

Gross Monthly Income (Applicant) \_\_\_\_\_

Other Monthly Income (Applicant) \_\_\_\_\_

Gross Monthly Income (Co-App) \_\_\_\_\_

Gross Monthly Income (Co-App) \_\_\_\_\_

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repayment

### Assets

Cash on hand and in bank \_\_\_\_\_

Cash value of life insurance \_\_\_\_\_

Vested retirement accounts \_\_\_\_\_

Stocks and Bonds \_\_\_\_\_

Primary residence \_\_\_\_\_

Other real estate \_\_\_\_\_

Automobiles / Boats \_\_\_\_\_

Personal Property \_\_\_\_\_

Other (list) \_\_\_\_\_

**TOTAL:** \_\_\_\_\_

### Liabilities

Life insurance loans \_\_\_\_\_

Mortgages, primary residence \_\_\_\_\_

Mortgages, other real estate \_\_\_\_\_

Due to brokers - margin accounts \_\_\_\_\_

Loans payable, secured \_\_\_\_\_

Loans payable, unsecured \_\_\_\_\_

Revolving loans, credit cards \_\_\_\_\_

Other (list) \_\_\_\_\_

**TOTAL:** \_\_\_\_\_

**NET WORTH:** \_\_\_\_\_

### Autos

Year	Make	Model	Owner	Current Value
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

### REAL ESTATE OWNED

Description and Location	Legal Owners	Date Acq	Purchase Price	Current Value	Mortgage Held By	Repayment Terms	Original Amount	Current Balance
_____	_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	_____

### Loans Payable

Owing	Purpose	Repayment Terms	Collateral	Original Amount/Credit Line	Current Balance
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

I/We hereby apply for the loan or credit described in this application. I/We made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I/We did not omit any important information. I/We agree that any property securing the loan or credit will not be used for illegal or restricted purpose. Lender is authorized to verify with other parties and to make investigation of my/our credit and employment status, either directly or through any agency employed by the Lender for that purpose. Lender may disclose to any other interested parties information as too lenders experiences or transactions with my/our account. I/We understand the Lender will retain this application and any other credit information Lender receives, even if no credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize lender to provide such insurer or investor any information and documentation that they may request with respect to my/our application.

X \_\_\_\_\_  
Applicant

X \_\_\_\_\_  
Co-Applicant