

CREDIT APPLICATION									
<b>EVIDENCE OF INTENT TO BE A JOINT APPLICANT</b> <b>IMPORTANT:</b> If you are applying for a joint account, please read and initial the following statement: <input type="checkbox"/> <b>SECURED</b> We intend to apply for joint credit. <input type="checkbox"/> <b>UNSECURED</b>						<b>FOR CREDITOR USE</b> DATE _____ CLASS NO. _____ ACCOUNT NO. _____ APPROVED <input type="checkbox"/> BY _____ DECLINED <input type="checkbox"/> BY _____			
Applicant			Co-Applicant						
AMOUNT REQUESTED \$	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY <input type="checkbox"/> MONTHLY <input type="checkbox"/>		PROCEEDS OF LOAN TO BE USED FOR				
<b>SECTION A - INDIVIDUAL APPLICANT INFORMATION</b>									
NAME (Last, First, Middle)									
BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.		NO. DEPENDENTS	AGES OF DEPENDENTS			
ADDRESS (Street, City, State & Zip)					COUNTY	Do You <input type="checkbox"/> own or <input type="checkbox"/> rent?		HOW LONG	
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address)					COUNTY	Do You <input type="checkbox"/> own or <input type="checkbox"/> rent?		HOW LONG	
EMPLOYER (Company Name & Address)								HOW LONG	
BUSINESS PHONE      Ext.		POSITION OR TITLE			SALARY PER MONTH GROSS: \$      NET: \$				
<b>ARE YOU A MEMBER OF THE ARMED FORCES?</b> <input type="checkbox"/> No <input type="checkbox"/> If Yes - Active Duty or Reserves?		PREVIOUS EMPLOYER (Company Name & Address)							HOW LONG
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU				RELATIONSHIP		TELEPHONE NO. (Include Area Code)			
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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding									
SOURCES OF OTHER INCOME						AMOUNT PER MONTH \$			
Is any income listed in this Section likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)						Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?			
<b>SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION</b>									
Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.									
NAME (Last, First, Middle)									
BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.		NO. DEPENDENTS	AGES OF DEPENDENTS			
RELATIONSHIP TO APPLICANT (If Any)		PRESENT ADDRESS (Street, City, State & Zip)						HOW LONG	
EMPLOYER (Company Name & Address)								HOW LONG	
BUSINESS PHONE      Ext.		POSITION OR TITLE			SALARY PER MONTH GROSS: \$      NET: \$				
<b>ARE YOU A MEMBER OF THE ARMED FORCES?</b> <input type="checkbox"/> No <input type="checkbox"/> If Yes - Active Duty or Reserves?		PREVIOUS EMPLOYER (Company Name & Address)							HOW LONG
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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding									
SOURCES OF OTHER INCOME						AMOUNT PER MONTH \$			
Is any income listed in this Section likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)						Has Joint Applicant or Other Party ever received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?			
<b>SECTION C - MARITAL STATUS</b>									
Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.									
APPLICANT		<input type="checkbox"/> Married <input type="checkbox"/> Separated		<input type="checkbox"/> Unmarried (including single, divorced, and widowed)					
OTHER PARTY		<input type="checkbox"/> Married <input type="checkbox"/> Separated		<input type="checkbox"/> Unmarried (including single, divorced, and widowed)					

**SECTION D - ASSET & DEBT INFORMATION**

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

**ASSETS OWNED** (Use separate sheet if necessary)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			\$
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (Make, model, year)			
OTHER (list)			
TOTAL ASSETS			\$

**OUTSTANDING DEBTS** (Including charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT (OMIT RENT)	PRESENT BALANCE (OMIT RENT)	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> RENT PAYMENT <input type="checkbox"/> MORTGAGE		\$	\$	\$
AUTOMOBILES (describe)					
OTHER					
TOTAL DEBTS			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obliged to make Alimony, Support or Maintenance Payments? ☐ No ☐ Yes

If yes, to (Name and Address) \_\_\_\_\_ Amt. per month \$ \_\_\_\_\_

Are you a co-maker, endorser, or guarantor on any loan or contract? ☐ No ☐ Yes If yes, for whom? \_\_\_\_\_ To whom? \_\_\_\_\_

Are there any unsatisfied judgments against you? ☐ No ☐ Yes If yes, to whom owed? \_\_\_\_\_ Amount \$ \_\_\_\_\_

Have you been declared bankrupt in the last 10 years? ☐ No ☐ Yes If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_

**SECTION E - SECURED CREDIT** Complete only if credit is to be secured. Briefly describe the property to be given as security.

PROPERTY DESCRIPTION

NAME & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any).

**INSURANCE DISCLOSURE FOR CREDIT APPLICANTS****IMPORTANT**

**Do not sign this application until you have carefully read it and understand it contents.**

**Purpose**

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

**Credit Disclosures**

- American Bank & Trust, as a condition of grating you a loan, cannot require that you purchase an insurance product or annuity from American Bank & Trust or any of its affiliates.
- American Bank & Trust, as a condition of granting you a loan, cannot require that your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

**By signing below, I acknowledge that I have both read and have been given an oral disclosure of insurance and that I acknowledge receipt of the disclosure.**

SIGNATURES: I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below, I authorize you to check my credit and employment history and to answer any questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant's Signature

Date

Other Signature (Where Applicable)

Date