d. Federal Credit Unions: National Credit Union Administration, Office of Consumer Protection (OCP), Division of Consumer Compliance and Outreach (DCCO), 1775 Duke Street, Alexandria, VA 22314.

3. Air carriers: Assistant General Counsel for Aviation Enforcement and Proceedings, Department of Transportation, 400 Seventh Street SW., Washington, DC 20590.

4. Creditors Subject to Surface Transportation Board: Office of Proceedings, Surface Transportation Board, Department of Transportation, 1925 K Street NW., Washington, DC 20423.

5. Creditors Subject to Packers and Stockyards Act: Nearest Packers and Stockyards Administration area supervisor.

6. Small Business Investment Companies: Associate Deputy Administrator for Capital Access, United States Small Business Administration, 409 Third Street SW., 8th Floor, Washington, DC 20416.


8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations: Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102–5090.

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above: FTC Regional Office for region in which the creditor operates or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

EFFECTIVE DATE NOTE: At 78 FR 60437, Oct. 1, 2013, appendix A to part 1002 was amended by revising paragraph 2.d, effective Jan. 18, 2014. For the convenience of the user, the revised text is set forth as follows:

APPENDIX A TO PART 1002—FEDERAL AGENCIES TO BE LISTED IN ADVERSE ACTION NOTICES

* * * * *

APPENDIX B TO PART 1002—MODEL APPLICATION FORMS

1. This appendix contains five model credit application forms, each designated for use in a particular type of consumer credit transaction as indicated by the bracketed caption on each form. The first sample form is intended for use in open-end, unsecured transactions; the second for closed-end, secured transactions; the third for closed-end transactions, whether unsecured or secured; the fourth in transactions involving community property or occurring in community property states; and the fifth in residential mortgage transactions which contains a model disclosure for use in complying with §1002.13 for certain dwelling-related loans. All forms contained in this appendix are models; their use by creditors is optional.

2. The use or modification of these forms is governed by the following instructions. A creditor may change the forms: by asking for additional information not prohibited by §1002.5; by deleting any information request; or by rearranging the format without modifying the substance of the inquiries. In any of these three instances, however, the appropriate notices regarding the optional nature of courtesy titles, the option to disclose alimony, child support, or separate maintenance, and the limitation concerning marital status inquiries must be included in the appropriate places if the items to which they relate appear on the creditor’s form.

3. If a creditor uses an appropriate appendix B model form, or modifies a form in accordance with the above instructions, that creditor shall be deemed to be acting in compliance with the provisions of paragraphs (b), (c) and (d) of §1002.5 of this part.
CREDIT APPLICATION

IMPORTANT: Read these Directions before completing this Application.

Check appropriate box

☐ If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and C.

☐ If you are applying for a joint account or on an account that you and another person will use, complete all Sections, providing information in B about the joint applicant or users.

We intend to apply for your credit.

Yes

No

☐ If you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections so the extent possible, providing information in B about the person on whose alimony, child support, or maintenance payments or income or assets you are relying.

SECTION A — INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): ________________________________ Birthdate: / /

Present Street Address: _________________________________________ City: ___________ State: ___________ Zip: ___________ Telephone: ______________________ Year there: ______________________

Social Security No.: __________________________ Driver’s License No.: __________________________

Previous Street Address: _________________________________________ City: ___________ State: ___________ Zip: ___________ Telephone: ______________________ Year there: ______________________

Present Employer: ___________________________________________ Years there: ______________________ Telephone: ______________________

Position or title: ___________________________________________ Name of supervisor: __________________________

Employer’s Address: ___________________________________________ Year there: ______________________

Previous Employer: ___________________________________________ Years there: ______________________

Present net salary or commission: $ ______ per ______ No. Dependents: ______ Age: ______

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 ☐

Other income: $ __________________ per ______ Source(s) of other income: _________________________________________

Is any income listed in this Section likely to be reduced in the next two years? ☐ Yes ☐ No

Have you ever received credit from us? ☐ Yes ☐ No

Checking Account No.: __________________________ Institution and Branch: __________________________

Savings Account No.: __________________________ Institution and Branch: __________________________

Name of nearest relative not living with you: __________________________ Telephone: ______________________

Relationship: ___________ Address: __________________________

SECTION B — INFORMATION REGARDING JOINT APPLICANT, USER, OR OTHER PARTY (Use separate sheets if necessary.)

Full Name (Last, First, Middle): ________________________________ Birthdate: / /

Relationship to Applicant (of any): __________________________

Present Street Address: _________________________________________ City: ___________ State: ___________ Zip: ___________ Telephone: ______________________ Year there: ______________________

Social Security No.: __________________________ Driver’s License No.: __________________________

Previous Employer: ___________________________________________ Years there: ______________________ Telephone: ______________________

Position or title: ___________________________________________ Name of supervisor: __________________________

Employer’s Address: ___________________________________________ Year there: ______________________

Previous Employer: ___________________________________________ Years there: ______________________

Present net salary or commission: $ ______ per ______ No. Dependents: ______ Age: ______

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 ☐

Other income: $ __________________ per ______ Source(s) of other income: _________________________________________

Is any income listed in this Section likely to be reduced in the next two years? ☐ Yes ☐ No

Checking Account No.: __________________________ Institution and Branch: __________________________

Savings Account No.: __________________________ Institution and Branch: __________________________

Name of nearest relative not living with joint Applicant, User, or Other Party: __________________________ Telephone: ______________________

Relationship: ___________ Address: __________________________

SECTION C — MARITAL STATUS

(Do not complete if this is an application for an individual account.)

Applicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)

Other Party: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)
### Bur. of Consumer Financial Protection

**Pl. 1002, App. B**

---

#### ASSET AND DEBT INFORMATION

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant, User, 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**

<table>
<thead>
<tr>
<th>Description of Asset</th>
<th>Value</th>
<th>Subject to Debt?</th>
<th>Yes/No</th>
<th>Name(s) of Owner(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobiles (Make, Model, Year)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash Value of Life Insurance (Issuer, Face Value)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real Estate (Location, Date Acquired)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketable Securities (Issuer, Type, No. of Shares)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (List)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**OUTSTANDING DEBTS** (Include charge accounts, installment contracts, credit cards, rent, mortgage, etc. Use separate sheet if necessary.)

<table>
<thead>
<tr>
<th>Credit Reference</th>
<th>Type of Debt</th>
<th>Name of Lender</th>
<th>Original Balance</th>
<th>Present Balance</th>
<th>Monthly Payments</th>
<th>Past Due?</th>
<th>Yes/No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. (Landlord or Mortgage Holder)</td>
<td>Rent Payment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Mortgage</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Debts</strong></td>
<td>$</td>
<td>$</td>
<td>$</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Credit Reference) Date Paid

1. $ |

2. $ |

---

Are you a co-maker, endorser, or guarantor on any loan or contract? [ ] Yes [ ] No

If "yes," for whom? [ ] Yes [ ] No

To whom? [ ] Yes [ ] No

Are there any unsatisfied judgments against you? [ ] Yes [ ] No

Amount $ [ ] Yes [ ] No

In whom owed? [ ] Yes [ ] No

Have you been declared bankrupt in the last 4 years? [ ] Yes [ ] No

If "yes," when? [ ] Yes [ ] No

Other Obligations—(E.g., liability to pay alimony, child support, support maintenance. Use separate sheet if necessary.)

---

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will review this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant's Signature: ___________________________ Date: ___________________________

Other Signature (Where Application): ___________________________ Date: ___________________________
CREDIT APPLICATION

IMPORTANT: Read these directions before completing this application.

If you are applying for individual credit in your own name and are relying on your own income and assets, complete Sections A, C, D, and H, with a line through the section that is not applicable.

If this is an application for joint credit with another person, complete all Sections, providing information in B about the joint applicant.

We assume to apply for joint credit.

Applicant:

Co-applicant:

If you are applying for individual credit, be sure to answer the questions in Section A on your own behalf, and in Section H on your spouse or co-applicant's behalf.

If you are applying for individual credit, be sure to answer the questions in Section A on your own behalf, and in Section H on your spouse or co-applicant's behalf.

Amount Requested

Payment Due Date

Preceded of Credit

To Be Used For

SECTION A - INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): 

Bartholomew, 

Bartholomew:

Present Street Address: 

Years there:

City:

State:

Zip:

Telephone:

Social Security No.: 

Driver's License No.: 

Years there:

City:

State:

Zip:

Present Employer: 

Years there:

Position or title: 

Name of supervisor:

Employer's Address: 

Years there:

Previous Employer's Address: 

Present net salary or commission: $ per year. No. Dependents: 

Age:

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have this considered as a basis of repaying this obligation.

Alimony, child support, or separate maintenance received under court order __ report agreement __ oral understanding __

Other income: $ per year. Source(s) of other income: __

Is any income listed in this section likely to be reduced before the credit requested is paid off? Yes (Explain in detail on a separate sheet.) __ No __

Have you ever received credit from us? Yes _

When: 

Where: 

Office: 

Checking Account No.:

Institution and Branch:

Savings Account No.:

Institution and Branch:

Name of nearest relative not living with you: 

Relationship: 

SECTION B - INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (For separate sheets if necessary)

Full Name (Last, First, Middle): 

Bartholomew, 

Bartholomew:

Relationship to Applicant (of any): 

Present Street Address: 

Years there:

City:

State:

Zip:

Telephone:

Social Security No.: 

Driver's License No.: 

Years there:

City:

State:

Zip:

Present Employer: 

Years there:

Position or title: 

Name of supervisor:

Employer's Address: 

Years there:

Previous Employer's Address: 

Present net salary or commission: $ per year. No. Dependents: 

Age:

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have this considered as a basis for repaying this obligation.

Alimony, child support, or separate maintenance received under court order __ report agreement __ oral understanding __

Other income: $ per year. Source(s) of other income: __

Is any income listed in this section likely to be reduced before the credit requested is paid off? Yes (Explain in detail on a separate sheet.) __ No __

Have you ever received credit from us? Yes _

When: 

Where: 

Office: 

Checking Account No.:

Institution and Branch:

Savings Account No.:

Institution and Branch:

Name of nearest relative not living with you: 

Relationship: 

SECTION C - MARITAL STATUS

(Do not complete if this is an application for an individual account.)

Applicant: Married __ Separated __ Unmarried (including single, divorced, and widowed) __

Other Party: Married __ Separated __ Unmarried (including single, divorced, and widowed) __
### ASSETS OWNED

<table>
<thead>
<tr>
<th>Description of Assets</th>
<th>Value</th>
<th>Subject to Debt?</th>
<th>Yes/No</th>
<th>Name(s) of Owner(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobiles (Make, Model, Year)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash Value of Life Insurance (Issuer, Face Value)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Real Estate (Location, Date Acquired)</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Marketable Securities (Issuer, Type, No. of Shares)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (List)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Assets</td>
<td>$</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### OUTSTANDING DEBT

(Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

| Credit | Type of Debt | Name in Which Acc. Carried | Original Date | Current Balance | Monthly Payment | Past Due? | Yes/No |
|--------|--------------|-----------------------------|---------------|-----------------|-----------------|-----------|
| 1.     | Loan         |                             |               |                 |                 |           |       |
| 2.     | Loan         |                             |               |                 |                 |           |       |
| Total  | Loan         |                             |               |                 |                 |           |       |

(Credit References) Date Paid

1. $     

2. $     

Are you a co-signor, endorser, or guarantor on any loan or contract? Yes [ ] No [ ] If “yes,” for whom? To whom?

Are there any unsatisfied judgments against you? Yes [ ] No [ ] Amount $     If “yes,” against whom?

Have you been declared bankrupt in the last 4 years? Yes [ ] No [ ] If “yes,” in what court?

If the security is real estate, give the full name of your spouse (if any): 

Applicant’s Signature Date Other Signature (Where Applicable) Date
CREDIT APPLICATION

IMPORTANT: Read these Directions before completing this Application.
Check Appropriate Box
☐ If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D. If the requested credit is to be secured, also complete the first part of Section C and Section E.
☐ If you are applying for joint credit with another person, complete all Sections except E, providing information as in B about both joint applicants. If the requested credit is to be secured, then complete Section E.

We intend to apply for joint credit

☐ Applicant
☐ Co-applicant

☐ If you are applying for individual credit, are not relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except E to the extent possible, providing information in B about the person or whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E.

Amount Requested

$ ________________________

To be Used For

Payment Date Desired

Proceeds of Credit

SECTION A — INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): ____________________________

Birthday: ______/____/____

Present Street Address: ____________________________

City: __________________ State: ______ Zip: ______ Telephone: ______

Social Security No.: ____________________________ Driver’s License No.: ____________________________

Previous Street Address: ____________________________

City: __________________ State: ______ Zip: ______

Previous Employee: ____________________________

Present Employee: ____________________________

Previous Employee Address: ____________________________

Previous Employee: ____________________________

Present Employee Address: ____________________________

Present net salary or commission: ________________________ per ________________________

No. Dependents: ______

Ages: ______

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, or separate maintenance income received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: ________________________ per ________________________

Source(s) of other income:

In any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) ☐ No

Have you ever received credit from us?

☐ Yes ☐ No

Checking Account No.: ____________________________

Institution and Branch: ____________________________

Savings Account No.: ____________________________

Institution and Branch: ____________________________

Relationship: ____________________________

Address: ____________________________

Telephone: ____________________________

SECTION B — INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY

(Use separate sheet if necessary.)

Full Name (Last, First, Middle): ____________________________

Birthday: ______/____/____

Relationship to Applicant (if any): ____________________________

Present Street Address: ____________________________

City: __________________ State: ______ Zip: ______ Telephone: ______

Social Security No.: ____________________________

Driver’s License No.: ____________________________

Present Employee: ____________________________

Years there: __________________ Telephone: ______

Present Employee: ____________________________

Years there: __________________ Telephone: ______

Previous Employee: ____________________________

Previous Employee: ____________________________

Previous Employee Address: ____________________________

Previous Employee: ____________________________

Previous Employee Address: ____________________________

Previous Employee: ____________________________

Previous Employee Address: ____________________________

Present net salary or commission: ________________________ per ________________________

No. Dependents: ______

Ages: ______

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, or separate maintenance income received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: ________________________ per ________________________

Source(s) of other income:

In any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) ☐ No

Checking Account No.: ____________________________

Institution and Branch: ____________________________

Savings Account No.: ____________________________

Institution and Branch: ____________________________

Name of nearest relative not living with:

Joint Applicant or Other Party: ____________________________

Relationship: ____________________________

Address: ____________________________

Telephone: ____________________________
### Bur. of Consumer Financial Protection

#### Pt. 1002, App. B

**SECTION C—MARITAL STATUS**

<table>
<thead>
<tr>
<th>Applicant:</th>
<th>Married</th>
<th>Separated</th>
<th>Unmarried (including single, divorced, and widowed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other Party:</td>
<td>Married</td>
<td>Separated</td>
<td>Unmarried (including single, divorced, and widowed)</td>
</tr>
</tbody>
</table>

**SECTION D—ASSET AND DEBT INFORMATION**

If Section B has been completed, this Section should be completed giving information about both the Applicant and Debt Applicants or Other Persons. Please mark Applicants-related information with an “x.” If section B was not completed, only give information about the Applicant in this Section.

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

<table>
<thead>
<tr>
<th>Description of Asset</th>
<th>Value</th>
<th>Subject to Debt?</th>
<th>Name(s) of Owner(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobile(s) (Make, Model, Year)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash Value of Life Insurance (Issuer, Face Value)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real Estate (Location, Date Acquired)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketable Securities (Issuer, Type, No. of Shares)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (List)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Assets**

$________

**OUTSTANDING DEBTS** (Include charge accounts, installment creditors, credit cards, rent, mortgages, etc. Use separate sheet if necessary)

<table>
<thead>
<tr>
<th>Creditor</th>
<th>Type of Debt</th>
<th>Name of Debtor</th>
<th>Original Balance</th>
<th>Present Balance</th>
<th>Monthly Payments</th>
<th>Due Date?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. (Personal or Mortgage Holder)</td>
<td>Rent Payment</td>
<td>[Name]</td>
<td>$[Original balance]</td>
<td>$[Present balance]</td>
<td>$[Monthly payments]</td>
<td>[Due date? Yes/No]</td>
</tr>
<tr>
<td>2.</td>
<td>Mortgage</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Debts**

$________

(Credit References)

[Date Paid]

**SECTION E—SECURED CREDIT** (Complete only if credit is to be secured) Briefly describe the property to be given as security:

and list names and addresses of all co-owners of the property:

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
</tr>
</thead>
</table>

If the security is real estate, give the full name of your spouse (if any):

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will assist this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about my credit experience with me:

Applicant's Signature: [Signature] Date: [Date]

[Other Signature (Where Applicable)] Date: [Date]
CREDIT APPLICATION

IMPORTANT: Read these directions before completing this Application.

Check Appropriate Box

1. If you are applying for individual credit in your own name, are not married, and are not relying on alimony, child support, or separate maintenance payments or on the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D. If the requested credit is to be secured, also complete Section E.

2. In all other situations, complete all Sections except E providing information in Item about your spouse, a joint applicant or co-signer, or the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, also complete Section E.

If you intend to apply for joint credit, please initial here: ____________________________

Applicant: ____________________________

Co-applicant: ____________________________

Amount Requested $ ____________________________

Payment Date Desired ____________________________

Purpose of Credit ____________________________

To be used for ____________________________

SECTION A - INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): ____________________________

Birthdate: ____________________________

Present Street Address: ____________________________

City: ____________________________

State: ____________________________

Zip: ____________________________

Telephone: ____________________________

Social Security No.: ____________________________

Driver’s License No. ____________________________

Present Employer: ____________________________

Years there: ____________________________

Position or title: ____________________________

Name of supervisor: ____________________________

Employer’s Address: ____________________________

Present Employer’s Address: ____________________________

Telephone: ____________________________

Present annual or monthly income: ____________________________

per ____________________________

No. of Dependents: ____________________________

Length of time: ____________________________

Ages: ____________________________

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: ____________________________

Other income: ____________________________

per ____________________________

Source(s) of other income: ____________________________

If any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?

Yes (Explain in detail on a separate sheet): ____________________________

No: ____________________________

Have you ever received credit from us? ____________________________

When: ____________________________

Office: ____________________________

Checking Account No. ____________________________

Institution and Branch: ____________________________

Savings Account No. ____________________________

Institution and Branch: ____________________________

Name of nearest relative not living with you: ____________________________

Telephone: ____________________________

Relationship: ____________________________

Address: ____________________________

SECTION B - INFORMATION REGARDING SPOUSE, JOINT APPLICANT, USER, OR OTHER PARTY (Use separate sheets if necessary)

Full Name (Last, First, Middle): ____________________________

Birthdate: ____________________________

Relationship to Applicant (if any): ____________________________

Present Street Address: ____________________________

City: ____________________________

State: ____________________________

Zip: ____________________________

Telephone: ____________________________

Social Security No.: ____________________________

Driver’s License No.: ____________________________

Present Employer: ____________________________

Years there: ____________________________

Position or title: ____________________________

Name of supervisor: ____________________________

Employer’s Address: ____________________________

Present Employer’s Address: ____________________________

Telephone: ____________________________

Present annual or monthly income: ____________________________

per ____________________________

No. of Dependents: ____________________________

Length of time: ____________________________

Ages: ____________________________

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: ____________________________

Other income: ____________________________

per ____________________________

Source(s) of other income: ____________________________

If any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?

Yes (Explain in detail on a separate sheet): ____________________________

No: ____________________________

Checking Account No. ____________________________

Institution and Branch: ____________________________

Savings Account No. ____________________________

Institution and Branch: ____________________________

Name of nearest relative not living with: ____________________________

Spouse, Joint Applicant, User, or Other Party: ____________________________

Telephone: ____________________________

Relationship: ____________________________

Address: ____________________________
Bur. of Consumer Financial Protection  Pt. 1002, App. B

SECTION C — MARITAL STATUS
Applicant: □ Married  □ Separated  □ Unmarried (including single, divorced, and widowed)
Other Party: □ Married  □ Separated  □ Unmarried (including single, divorced, and widowed)

SECTION D — ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Someone, from Applicant, User, 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.)

<table>
<thead>
<tr>
<th>Description of Asset</th>
<th>Value</th>
<th>Subject to Debt?</th>
<th>Yes/No</th>
<th>Name(s) of Owner(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobiles (Make, Model, Year)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash Value of Life Insurance (Issuer, Face Value)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real Estate (Location, Date Acquired)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketable Securities (Issuer, Type, No. of Shares)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (List)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Assets $       

OUTSTANDING DEBT (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

<table>
<thead>
<tr>
<th>Creditor</th>
<th>Type of Legal Obligation</th>
<th>Name in Which Acc. is Held</th>
<th>Original Date</th>
<th>Payment Due</th>
<th>Minimum Payment</th>
<th>Date/Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. (Liened or Mortgaged Security)</td>
<td>Rent Payment</td>
<td>□ Mortgage</td>
<td>$ (Omit rent)</td>
<td>$ (Omit rent)</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Debts $       $ $ $ |

Credit History:

1. $       |

2. $       

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

Are there any encumbrances (judgments against you)? Yes □ No □ Amount $ If "yes", to whom owed?

Have you been declared bankrupt in the last 4 years? Yes □ No □ If "yes", when?

Other Obligations — (e.g., liability to pay alimony, child support, separate maintenance; Use separate sheet if necessary.)

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

and list names and addresses of all co-owners of the property:

Name: Address:

__________________________________  ____________________________
Applicant’s Signature  Date  Other Signature  Date

__________________________________  ____________________________
(Applicant’s)  (Other Applicant’s)
**Uniform Residential Loan Application**

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided until the appropriate box is checked when two income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or if the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

<table>
<thead>
<tr>
<th>1. TYPE OF MORTGAGE AND TERMS OF LOAN</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage</td>
<td>[ ] 30-Year Fixed</td>
</tr>
<tr>
<td>Amount</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>[ ] Lender Case Number</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. PROPERTY INFORMATION AND PURPOSE OF LOAN</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Subject Property Address (street, city, state, ZIP)</td>
<td></td>
</tr>
<tr>
<td>Legal Description of Subject Property (attach description if necessary)</td>
<td></td>
</tr>
<tr>
<td>Purpose of Loan</td>
<td>[ ] Purchase</td>
</tr>
<tr>
<td>[ ] Residential</td>
<td>[ ] Commercial</td>
</tr>
<tr>
<td>Property will be [ ] Primary Residence</td>
<td>[ ] Secondary Residence</td>
</tr>
<tr>
<td>Year Built</td>
<td>[ ] Acquired</td>
</tr>
<tr>
<td>[ ] Original Cost</td>
<td>[ ] Amount Existing Loan</td>
</tr>
<tr>
<td>[ ] Cost of Improvements</td>
<td>[ ] $</td>
</tr>
<tr>
<td>Title will be held in what name(s):</td>
<td></td>
</tr>
<tr>
<td>Marital status in which Title will be held</td>
<td></td>
</tr>
<tr>
<td>Source of Down Payment</td>
<td></td>
</tr>
<tr>
<td>[ ] Cash</td>
<td>[ ] check</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Borrower</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrower’s Name (including spouse if applicable)</td>
<td></td>
</tr>
<tr>
<td>Social Security Number</td>
<td></td>
</tr>
<tr>
<td>[ ] Married</td>
<td>[ ] Unmarried (include single, widowed, divorced)</td>
</tr>
<tr>
<td>[ ] Separated</td>
<td></td>
</tr>
<tr>
<td>Present Address (street, city, state, ZIP)</td>
<td></td>
</tr>
<tr>
<td>[ ] Own</td>
<td>[ ] Rent</td>
</tr>
<tr>
<td>Mailing Address, if different from Present Address</td>
<td></td>
</tr>
<tr>
<td>Former Address (street, city, state, ZIP)</td>
<td></td>
</tr>
<tr>
<td>[ ] Own</td>
<td>[ ] Rent</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3. BORROWER INFORMATION</th>
<th>Co-Borrower</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address of Employer</td>
<td></td>
</tr>
<tr>
<td>[ ] Self-Employed</td>
<td></td>
</tr>
<tr>
<td>[ ] Yes, on this job</td>
<td></td>
</tr>
<tr>
<td>Name &amp; Address of Employer</td>
<td></td>
</tr>
<tr>
<td>[ ] Self-Employed</td>
<td></td>
</tr>
<tr>
<td>[ ] Yes, employed in this line of work</td>
<td></td>
</tr>
<tr>
<td>Position/Title/Type of Business</td>
<td></td>
</tr>
<tr>
<td>Business Phone (include area code)</td>
<td></td>
</tr>
<tr>
<td>[ ] Self-Employed</td>
<td></td>
</tr>
<tr>
<td>[ ] Yes, employed in this line of work</td>
<td></td>
</tr>
<tr>
<td>Position/Title/Type of Business</td>
<td></td>
</tr>
<tr>
<td>Business Phone (include area code)</td>
<td></td>
</tr>
<tr>
<td>[ ] Self-Employed</td>
<td></td>
</tr>
<tr>
<td>[ ] Yes, employed in this line of work</td>
<td></td>
</tr>
<tr>
<td>Name &amp; Address of Employer</td>
<td></td>
</tr>
<tr>
<td>[ ] Self-Employed</td>
<td></td>
</tr>
<tr>
<td>[ ] Yes, employed in this line of work</td>
<td></td>
</tr>
<tr>
<td>Name &amp; Address of Employer</td>
<td></td>
</tr>
<tr>
<td>[ ] Self-Employed</td>
<td></td>
</tr>
<tr>
<td>[ ] Yes, employed in this line of work</td>
<td></td>
</tr>
<tr>
<td>Position/Title/Type of Business</td>
<td></td>
</tr>
<tr>
<td>Business Phone (include area code)</td>
<td></td>
</tr>
<tr>
<td>[ ] Self-Employed</td>
<td></td>
</tr>
<tr>
<td>[ ] Yes, employed in this line of work</td>
<td></td>
</tr>
<tr>
<td>Name &amp; Address of Employer</td>
<td></td>
</tr>
<tr>
<td>[ ] Self-Employed</td>
<td></td>
</tr>
<tr>
<td>[ ] Yes, employed in this line of work</td>
<td></td>
</tr>
<tr>
<td>Position/Title/Type of Business</td>
<td></td>
</tr>
<tr>
<td>Business Phone (include area code)</td>
<td></td>
</tr>
</tbody>
</table>

**Fannie Mac Form 65 01/04**

Page 1 of 4
### V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

<table>
<thead>
<tr>
<th>Source of Income</th>
<th>Gross Monthly Income</th>
<th>Borrower</th>
<th>Co-Borrower</th>
<th>Total</th>
<th>Housing Expense</th>
<th>Present</th>
<th>Proposed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overtime</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Borrower</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commissions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dividends/Interest</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Rent Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Self-Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

### VI. ASSETS AND LIABILITIES

**ASSETS**

- **Description**
- **Cash on Hand/Wallet**
- **Checkable and Savings Accounts Below**
- **Liabilities and Pledged Assets**

**LIABILITIES**

- **Monthly Payment & Month Left to Pay**
- **Unpaid Balance**

**Net Worth**

- **Total Assets**
- **Total Liabilities**

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**Bur. of Consumer Financial Protection**

**Pt. 1002, App. B**

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**Footnotes:**

- Form 86-01/04
- Page 3 of 4
- Form 1003-01/04