

### CONSUMER CREDIT APPLICATION

I am applying for individual Credit.       We are applying for joint credit.              
Please Initial  
Applicant      Co-Applicant  
Initials      Initials

**Loan Type:**  Home Equity Line of Credit       Automobile Loan       Overdraft Line Of Credit  
 Personal Unsecured Installment Loan       Personal Unsecured Single Pay Loan       Other \_\_\_\_\_

**Amount Requested**       **Term**  **Months**

**Are you an active member of the military or a dependent adult of an active military member:** Yes  No

Loan Purpose

**BORROWER INFORMATION**       Borrower

Marital Status (if applying for joint or secured credit): <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single (including single, Divorced, and widowed)			Drivers License Number: Issue Date: Expiration Date:		
First Name      M.I.      Last Name		Social Security #		Date of Birth	
Address		City	State	Zip Code	How Long?
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Payment	Phone # (    )    -		E-mail Address	
Employer's Name <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired		Employer's Address		Business/Cell Phone # (    )    -	
Position		How Long?	Gross Monthly Income		Other Income and Source

**Note: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying the loan.**

**BORROWER INFORMATION**       Co-Borrower       Guarantor

Marital Status(if applying for joint or secured credit): <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single (including single, Divorced, and widowed)			Driver's License Number: Issue Date: Expiration Date:		
First Name      M.I.      Last Name		Social Security #		Date of Birth	
Address		City	State	Zip Code	How Long?
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Monthly Payment	Phone# (    )    -		E-mail Address	
Employer's Name <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired		Employer's Address		Business/Cell Phone # (    )    -	
Position		How Long?	Gross Monthly Income		Other Income and Source

**Note: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying the loan.**

**If applying for a Home Equity, please provide the following information on the collateral property:**

Estimated Property Value	Collateral Address	County
Type of Collateral: <input type="checkbox"/> Single Family, 1-4 Units <input type="checkbox"/> Multi Family	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home/Seasonal <input type="checkbox"/> Investment Property	
First Mortgage Holder	Mortgage Balance	Paying Off? <input type="checkbox"/> Yes <input type="checkbox"/> No
Second Mortgage Holder	Mortgage Balance	Paying Off? <input type="checkbox"/> Yes <input type="checkbox"/> No (Refi)
Name of Insurance Company	Agent's Name	Agent's Phone # (    )    -

**If applying for an Automobile Loan, please provide the following information on the collateral vehicle: N/A**

Year	Make	Model	VIN #	Mileage	Purchase price
Dealer		Name of Insurance Co.	Agent's Name		Agent's Phone # ( ) -

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations 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 any illegal or restricted purpose. McMann Capital is authorized to verify with other parties, and to make any investigation of my/our credit, either directly or through any agency employed by McMann Capital or that purpose. McMann Capital may disclose to any other interested parties, information as to McMann Capital's experience or transactions with my/our account. I/We understand that McMann Capital will retain this application and any other credit information McMann Capital receives, even if no loan or credit is granted. These representations and authorizations extend not only to McMann Capital, but also to any insurer of the loan and to any investor to whom McMann Capital may sell all or any part of this loan. I/We further authorize McMann Capital to provide to any such insurer or investor any information and documentation that they may request with respect to my/ our application, credit or loan.

**Customer Declaration**

- |   | <b>1<sup>st</sup> Borrower</b>                           | <b>2<sup>nd</sup> Borrower</b>                           |
|---|--|--|
| 1. Are there any judgments against you?                             | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Have you been declared bankrupt within the past 7 years?         | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Have you had property foreclosed upon in the last 7 years?       | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Are you a party to a lawsuit?                                    | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Obligated on any loan which resulted in foreclosure, etc?        | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6. Presently delinquent/ in default on any Federal debt loan, etc?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. Obligated to pay alimony, child support, or sep. maintenance?    | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 8. Is any part of the down-payment borrowed?                        | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 9. Are you a co-maker or endorser on a note?                        | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 10. Have you had merchandise repossessed?                           | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 11. Have you been denied credit with this lender previously?        | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 12. Do you intend to occupy the property as your primary residence? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

**If you answered "Yes" to any of the questions 1 thru 11, please write your explanation:**

Question \_\_\_\_\_

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Question \_\_\_\_\_

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\_\_\_\_\_  
**1<sup>st</sup> Borrower Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**2<sup>nd</sup> Borrower Signature**

\_\_\_\_\_  
**Date**