

CREDIT APPLICATION

Peoples Bank of Graceville NMLS 934688

Lenders: David M Watford, NMLS 995981 Patrick Bush, NMLS 996001
 Officer _____ Date Received _____

IMPORTANT APPLICANT INFORMATION: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account. This means that when you apply for a loan or open an account, we will ask you for your name, address, date of birth, and other identifying information that will allow us to properly identify you. We may also ask for your driver's license or other identifying documents. 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.

TYPE OF CREDIT REQUESTED			<input type="checkbox"/> JOINT CREDIT – We intend to apply for JOINT CREDIT Applicant initial _____ Joint Applicant Initial _____ Proceeds of Credit to be Used for: <input type="checkbox"/> To Purchase property that will secure this credit <input type="checkbox"/> To Purchase a residential dwelling <input type="checkbox"/> To finance home improvements to a residential dwelling <input type="checkbox"/> OTHER:
IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections. <input type="checkbox"/> SECURED <input type="checkbox"/> INDIVIDUAL CREDIT - relying solely on my income or assets <input type="checkbox"/> UNSECURED <input type="checkbox"/> INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources			
Application Date	Amount Requested \$	Payment Date Desired	

SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle)		EMAIL ADDRESS		Driver's License or Gov't Issued ID	
BIRTHDATE	SOCIAL SECURITY NO.	HOME PHONE NUMBER		CELL PHONE NUMBER	
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)				Did you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG
CURRENT EMPLOYER (Company Name & Address)					HOW LONG
BUSINESS PHONE	Ext.	POSITION OR TITLE	SALARY PER MONTH		
			GROSS: \$	NET: \$	
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 \$	NO. DEPENDENTS	AGES OF DEPENDENTS
Is any income listed in this Section likely to be reduced before the credit request is paid off?				Have you previously received credit from us?	
<input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)				<input type="checkbox"/> No <input type="checkbox"/> Yes - When?	

SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: for joint credit, for individual credit relying on income or assets from other source, or applicant is married and resides in a community property state.

NAME (Last, First, Middle)		EMAIL ADDRESS		Driver's License or Gov't Issued ID	
BIRTHDATE	SOCIAL SECURITY NO.	HOME PHONE NUMBER		CELL PHONE NUMBER	
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: \$	
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 \$	NO. DEPENDENTS	AGES OF DEPENDENTS
Is any income listed in this Section likely to be reduced before the credit requested is paid off?				Has Joint Applicant or Other Party ever received credit from us?	
<input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)				<input type="checkbox"/> No <input type="checkbox"/> Yes - When?	

SECTION C - MARITAL STATUS

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 - ASSETS & 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 ON ACCOUNT	SUBJECT TO DEBT?	VALUE
CHECKING (where)			\$
SAVINGS (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
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	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)					
CREDIT CARDS					
TOTAL DEBTS			\$	\$	\$

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

Are you obligated to make Alimony, Support or Maintenance Payments? No Yes Amount 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 (Vehicle Description, Real Estate Address, Etc.)

NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY

IF THE SECURITY IS REAL ESTATE, WILL THIS BE HOMESTEAD PROPERTY?

SIGNATURES- You certify that everything stated by you in this credit application and on any other accompanying documentation submitted to us is true and correct to the best of your knowledge. Lender may keep this application whether or not it is approved. You understand that you must update the information provided if your financial condition materially changes or we make a request for updated information. You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask about our credit experience with you. You authorize us to contact you using any of your telephone numbers listed herein even if you may be charged for the call by your carrier.

Applicant's Signature _____ Date _____ Other Signature (Where Applicable) _____ Date _____

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code 1001, et seq.