Credit Application

			funding of terrorism and requires all financial ins that identifies each pers What this means for yo account, we will ask fo information that will all your driver's license or we may use outside so	d by our privacy policy ar carefully before completing	ities, federal law , and record information n or opens an account. loan or open an te of birth and other e may also ask to see ents. In some instances, rmation. The information
	Creditor			For Creditor Use	
("You" means A	Applicant, et al; and "We	e" means Creditor)	Account No.	Class No.	Date Received
		1 Type of	Application		
Check only one of the	three types:	1. 1900 01	ripplication		
□ Individual Credit - Y	ou are relying <u>solely</u> on y	our income or assets.	Joint Credit - By initi	aling below, you intend t	to apply for "joint credit".
Individual Credit - Yo as	ou are relying on your inc s income or assets from c	come or assets as well other sources.	Applicant	Joint Applic	cant
			quested Credit		
Application Date	Amount	Financing Type	No. of Months	Repayment Interval	First Payment Date
	\$	 New Refinance Modification 		□ Monthly □	
Credit Type	Loan Purpose	Security for Credit	Proceeds of Credit to B	e Used for	
 □ Line of Credit □ Loan □ Sale □ Lease 	 ☐ Agricultural ☐ Business ☐ Consumer 	□ Unsecured □ Secured	To purchase propert	y that will secure your cr y that is a residential dwe provements to a resident	elling and is not real estate
Applicant		3. Applicant	Information	Joint Applic	cant or Other Party
Full Name (First, Middle	, Last)	, , , , , , , , , , , , , , , , , , ,	Full Name (First, Middle,		
Gov't ID Type	Gov't ID No.	Gov't ID Issued By	Gov't ID Type	Gov't ID No.	Gov't ID Issued By
Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth
Soc. Sec. No.	Primary Phone Cell	Second Phone Cell	Soc. Sec. No.	Primary Phone Cell	Second Phone Cell
Email Address:			Email Address:		
Present Address	Own 🗆 Rent 🗆	No. of Yrs.:	Present Address 🛛 (Own □ Rent □	No. of Yrs.:
Previous Address	Own 🗆 Rent 🗌	No. of Yrs.:	Previous Address 🗆 0	Own □ Rent □	No. of Yrs.:
Dependents No.:	Ages:		Dependents No.:	Ages:	
Nearest Relative (not li	ving with you)		Nearest Relative (not li	ving with you)	
Name:			Name:		
Address:			Address:		
Telephone:		🗆 Cell	Telephone:		🗆 Cell
Your Relationship to us	s (or our affiliate)		Your Relationship to us	(or our affiliate)	
□ None □ Employ	/ee 🛛 Insider (Shareho	older, Director, Officer)	□ None □ Employ	vee 🛛 Insider (Shareho	older, Director, Officer)
Have you ever received		□ Yes □ No	Have you ever received		□ Yes □ No
If yes, when:	office/branch:		If yes, when:	office/branch:	

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If the "Joint Applicant" the Joint Applicant or Ot	or "Other Party" Section	4. Asset and D as were completed, this Section			mation about both the Appli	cant, and
Assets Owned						
Type of Asset or Description	Account Number	Current Market Value	Remaining Balan (Enter "0" if none	ce of Lien	Asset Owner's Name	
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
Amounts from Continuation Form		\$	\$			
Total Assets		\$	\$			
Outstanding Debts Creditor Name	(This section should be a Type of Debt, or	charge accounts, installment	contracts, credit ca		s and other obligations.) Debtor's Name	Past Due
	Account Number	Original Amount	Balance	Monthly Payment	Deblor S Name	(Yes/No)
Landlord	Rent Payment			\$		
	Mortgage	\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
Amounts from Continuation Form		\$	\$	\$		
Total Debts		\$	\$	\$		
Credit References - Nar	ne		Original Amount	Borrowed	Date Paid in Full	
			\$			
			\$ \$			

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Applicant	5. Employme	nt Information	Joint Applicant or Other Party		
1st Employer: Current Previous Name: Address:	Self No. of Yrs.:	1st Employer: □ Current Name: Address:	Previous Self No. of Yrs.:		
Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		Mgr.: Gross Monthly Salary/Comr Position/Title:			
2nd Employer: Current Previous Name: Address:	□ Self No. of Yrs.:	2nd Employer: Current Name: Address:	□ Previous □ Self No. of Yrs.:		
Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		Mgr.: Gross Monthly Salary/Comr Position/Title:	Phone: n.: \$		
3rd Employer: Current Previous Name: Address:	□ Self No. of Yrs.:	3rd Employer: Current Name: Address:	□ Previous □ Self No. of Yrs.:		
Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		Mgr.: Gross Monthly Salary/Comr Position/Title:			
Applicant	6. Othe	r Income	Joint Applicant or Other Party		
Alimony, child support, or separate mainten- revealed if you do not wish to have it consid this obligation.	ance income <u>need not</u> be lered as a basis for repaying	Alimony, child support, or s revealed if you do not wish this obligation.	separate maintenance income <u>need not</u> be to have it considered as a basis for repaying		
	e received under:] Oral understanding	Alimony, child support, separate maintenance received under:			
Other Income: \$ per Month Source:		Other Income: \$ per Month Source:			
Is any income listed in Sections 4, 5 or 6 lik credit is paid off: Yes (Explain in section 10.) No	-	Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off:			
Applicant	7. Other 0	Obligations	Joint Applicant or Other Party		
☐ Yes ☐ No If yes, Amount: \$ For whom: To whom:	Are you a co-maker, endors guarantor on any loan, cont		☐ Yes ☐ No If yes, Amount: \$ For whom: To whom:		
☐ Yes ☐ No If yes, Amount per month: \$ To whom:	Are there any unsatisfied ju	dgments against you?	☐ Yes ☐ No If yes, Amount per month: \$ To whom:		
□ Yes □ No If yes, Have you been declared bar Where: Year:		Where: Year:			
☐ Yes ☐ No If yes, Amount per month: \$ To whom:	Are you obligated to make / Maintenance Payments?	Amount per month: \$ To whom:			
	8. Property Inform	nation (if secured)			
Property Type Property Descript Boat or Vessel Certificate of Deposit Deposit Account Manufactured Home Motor Vehicle Residential Dw		roperty	Property Location and Address		
) Names & Addresses		1		

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Applicant		9. Marita	al Status	Joint Applica	ant or Other Party			
Leave blank, unless:		7. Marite	Leave blank, unless:					
(1) the credit will be secular (2) you reside in a comm	ured, or junity property state, or		(1) the credit will be secure(2) you reside in a communi		r			
(3) you are relying on prostate, as a basis for r	operty, located in a com	munity property	(3) you are relying on prope state, as a basis for repa	rty, located in a cor	nmunity property			
□ Married (as defined by	v state law; incl. domestic	partnership, civil union)	☐ Married (as defined by sta	5	ic partnership, civil union)			
□ Separated □ Unmarried (including s	single, divorced, widowed)	 Separated Unmarried (including sing 	lle, divorced, widowe	ed)			
	-		ation or Explanations	,,				
		11. N	atiana					
California Residents. Eac	h applicant, if married, n							
		5 11 5 1	h your application. Upon your	request, we will info	orm you whether or			
not a report was ordered. report. Subsequent report	If a report was ordered, s may be ordered or utili	we will tell you the name zed in connection with an	e and address of the consumer update, renewal or extension	reporting agency the of credit for which	nat provided the you have applied.			
			nake credit equally available to al upon request. The Ohio Civi					
			fraud against an insurer, subm	its an application or	files a claim			
Texas Residents. The ow secured by the homestead			proceeds of the extension of c	redit to repay anoth	er debt except debt			
§ 766.59 or a court decre	e under Wisc. Statutes	§ 766.70 adversely affec	arital property agreement, unila ts the interests of the Creditor or has actual knowledge of the	r unless the Creditor	, prior to the time the			
credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred. For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.								
the creditor may be requi	5	5	•					
You certify that everythin			rizations and Signatures n any other documents submit	ted to us are true ar	nd correct to the best			
of your knowledge. You	understand that you mus	st update the information	contained in this Credit Applic iderstand that we will retain the	ation if either your f	inancial condition			
others may ask us about o	our credit experience wit	h you.	erify your credit and employme	3 ·				
connection with your crec	You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.							
□ Electronic Signature. If checked, You further agree that you have signed this <i>Credit Application</i> with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire <i>Credit Application</i> and notices before you signed it. You received a paper copy of this <i>Credit Application</i> after it was signed. You understand that this <i>Credit Application</i> is in the electronic form that we will keep. We may rely on, and enforce, this <i>Credit Application</i> in the electronic form or as a paper version of the electronic form.								
Applicant Signature		Date	Joint Applicant, or Other	Party, Signature	Date			
			11£ 11					
Notice: It is a federal crim	e nunishahle hy fine imr	orisonment or both to kr	<i>(if applicat)</i> nowingly make any false stater		w of the above facts			
as applicable under the pro-	ovisions of Title 18, Unit	ted States Code § 1001,	et seq.	nents concerning al				
		Mortgage Loan Orig						
disclose our mortgage loar ♦ Mortgage Loan	s secured by a consume n origination identificatio Originator Name and Ider Origination Company Na	n number(s), which are a ntifier:	at is owned by you, we may b s follows, if applicable:	e required under fec	leral or state law to			
		For Cred						
Date Received	Received By	Date Action Taken	Action Taken By	Action Taken	Reason Code(s)			
				L				
Universal Credit Application VMP [®] Bankers Systems TM Wolters Kluwer Financial Services	© 1986, 2012				VMPC148 (1211).00 UCA 11/1/2012 Page 4 of 4			

Credit Application Addendum Continuation Form

Creditor

("You" means Appli	icant, <i>et al</i> ; and "We" m						
			to Credit Applicatior				
Application Date		Account No.	⁽	Class No.			
Applicant Full Name (F	irst, Middle, Last)		Co-Applicant / Joint A	pplicant Full Name (First,	Middle, Last)		
Applicant Present Add	ress		Co-Applicant / Joint A	pplicant Present Address			
Other Party 1		2. Other Non-A	pplicant Parties		Other Party 2		
	on 2 (incl. subsections A, B,	, C) for parties who are not Ap	oplicants. Additional Appli	ants should complete a sep			
Party Type 🗌 Co-Sig			Party Type 🗌 Co-Sig				
Full Name (First, Middle	e, Last)		Full Name (First, Midd	le, Last)			
Gov't ID Type	Gov't ID No.	Gov't ID Issued By	Gov't ID Type	Gov't ID No.	Gov't ID Issued By		
Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth		
Soc. Sec. No.	Primary Phone Cell	Second Phone Cell	Soc. Sec. No.	Primary Phone Cell	Second Phone Cell		
Email Address:			Email Address:				
Present Address O	wn 🗌 Rent 🗌	No. of Yrs.:	Present Address	wn 🗌 Rent 🗌	No. of Yrs.:		
Other Party 1		A. Emp	loyment		Other Party 2		
Employer: Current Name: Address:	Previous 🗌 Self	No. of Yrs.:	Employer: Current Previous Self No. of Yrs.: Name: Address:				
Mgr.: Phone			Mgr.:	Dh	one		
Gross Monthly Salary/Comm.: \$			Gross Monthly Salary/		one		
Position/Title:			Position/Title:				
Other Party 1	, or separate maintenand		r Income	, or separate maintenance	Other Party 2		
revealed if you do not	wish to have it consider	ed as a basis for repaying	revealed if you do not	wish to have it considered	ed as a basis for repaying		
this obligation. Alimony, child support	, separate maintenance	received under:	this obligation. Alimony, child support	, separate maintenance i	received under:		
Court Order Written agreement Oral understanding Oral understanding					ral understanding		
Other Income \$							
o Source:	per Month		\$ per Month Source:				
Is any income listed in	ne listed in subsections A or B or in section titled "Assets Is any income listed in subsections A or B or in section titled "As						
and Debt Information" on next page likely to be reduced before the credit is paid off:				e reduced before the			
□ Yes (Explain on next page) □ No □ Yes (Explain on next page) □ No							
Other Party 1		C. Other	Obligations		Other Party 2		
☐ Yes ☐ No If Amount: \$ For whom: To whom:	fyes, , ,	Are you a co-maker, endors guarantor on any loan, cont	er, co-signer, surety, o ract or other obligation	r 🗆 Yes 🗆 No ? Amount: \$ For whom: To whom:	lf yes,		
□ Yes □ No Ii	f yes,	Are there any unsatisfied ju	dgments against you?	🗆 Yes 🗆 No	If yes,		
Amount per month: \$ To whom:				Amount per month To whom:	:\$		
🗆 Yes 🗆 No II	f yes,	Have you been declared bar	nkrupt in the last 10 ye		If yes,		
Where: Year:				Where: Year:			
	f yes,	Are you obligated to make A	Alimony, Support or	🗆 Yes 🗆 No	If yes,		
Amount per month: \$ To whom:		Maintenance Payments?		Amount per month To whom:	: \$		
			aadl				

Party Type. Indicate for whom this Asset and Debt Information is being provided: □ Applicant Co. Signer Guarantor Asset Sowned Asset of the Count Number Current Market Value Remaining Balance of Lien Asset Owner''s Name Implicit of the Count Number Asset of the Count Number Asset owner''s Name Implicit of the Count Number Asset owner''s Name Implicit of the Count Number Asset owner''s Name Implicit owner''s Name I			3. Asset and	Debt Informatio	n		
Type of Asset or Description Account Number Current Market Value (Enter "O if Innone." Or If Innone." Enter "O if Innone." The Innone." Asset Owner's Name Image: Innone." \$ \$ \$ Image: Innone." Image: I	Party Type. Indicate	for whom this Asset an	d Debt Information is being	provided: 🗌 A	pplicant 🗌 Co-A	Applicant 🗌 Co-Signer 🗆	Guarantor
Type of Asset or DescriptionAccount NumberCurrent Market ValueRemaining Balance of Lion (Rine "O' If none)"Asset Owner's NameImage: Second Se	Assets Owned						
Image: sector should be below in the sector should	Type of Asset or	Account Number	Current Market Value	Remaining Bala (Enter "0" if no	ance of Lien	Asset Owner's Name	:
Image: state s			\$	\$			
Image: static strain			\$	\$			
Image: section should be between section section section section section section should be between section s			\$	\$			
Image: series of the series			\$	\$			
Image: series of the series			\$	\$			
Image: series of the section should be series			\$	\$			
Image: series of the series			\$	\$			
Image: section should be setting accounts, installment with section should be setting and setting and setting and setting and setting and setting and setting accounts, installment with setting account with setting account with setting account with s			\$	\$			
Image: second			\$	\$			
Image: series of the series			\$	\$			
Total Assets \$ Image: control of the co			\$	\$			
Outstanding Debts (This section should be charge accounts, installment outracts, credit cards, erred, mortgage and other obligations.)Creditor NameType of Debt, or Account NumberOriginal AmountPresent BalanceMonthly PaymentDebtor's NamePast Due (Yes/No)Image: Colspan="4">Original AmountPresent BalanceMonthly PaymentDebtor's NamePast Due 			\$	\$			
Creditor NameType of Debt, or Account NumberOriginal AmountPresent BalanceMonthly PaymentDebtor's NamePast Due (Ves/No)Image: Comparison of Comparison	Total Assets		\$	\$			
Account Number Payment							
Image: series of the series	Creditor Name	Type of Debt, or Account Number	Original Amount		Monthly Payment	Debtor's Name	Past Due (Yes/No)
Image: series of the series			\$	\$	\$		
Image: constraint of the sector of the sec			\$	\$	\$		
Image: series of the series			\$	\$	\$		
Image: state of the state of			\$	\$	\$		
Image: constant of the state			\$	\$	\$		
Image: state in the state in			\$	\$	\$		
Image: state of the state of			\$	\$	\$		
Image: constraint of the state of the sta			\$	\$	\$		
Image: constraint of the state of the sta			\$	\$	\$		
Total Debts \$ \$ \$ \$			\$	\$	\$		
			\$	\$	\$		
	Total Debts		\$	\$	\$		
Additional Information or Explanations			Additional Informa	ation or Explana	ations		
			C				
	You acknowledge that acknowledge that thi retain. If a Non-Appli history, and to answe	at the information contains is Addendum is attached cant Party, you authoriz er questions others may	ned on both pages of this (Credit Application	Continuation Ad d Credit Applicat ts, to check and v	dendum is true and correc ion and its credit file whic verify your credit and emp	ct and further h we will ployment
Signatures You acknowledge that the information contained on both pages of this <i>Credit Application Continuation Addendum</i> is true and correct and further acknowledge that this Addendum is attached to, and made a part of, the cross-referenced <i>Credit Application</i> and its credit file which we will retain. If a Non-Applicant Party, 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 us about our credit experience with you.							
You acknowledge that the information contained on both pages of this <i>Credit Application Continuation Addendum</i> is true and correct and further acknowledge that this Addendum is attached to and made a part of the cross-referenced <i>Credit Application</i> and its credit file which we will	Signature		Date	Signature			Date
You acknowledge that the information contained on both pages of this <i>Credit Application Continuation Addendum</i> is true and correct and further acknowledge that this Addendum is attached to, and made a part of, the cross-referenced <i>Credit Application</i> and its credit file which we will retain. If a Non-Applicant Party, 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 us about our credit experience with you.			A A A A A A A A A A A A A A A A A A A 				

Credit Application Continuation Addendum VMP[®] Bankers Systems[™] Wolters Kluwer Financial Services © 2012 Account No.

Creditor's Work Sheet

	Dentes	Customer	Information		
Applicant or Other Full Name (First, Mida			Full Name (First, Middle		Applicant or Other Party
Soc. Sec. No.	Primary Phone Cell	Second Phone Cell	Soc. Sec. No.	Primary Phone Cell	Second Phone Cell
Email Address:			Email Address:		
Present Address			Present Address		
Relationship to us (or None Employ	our affiliate) yee 🗌 Insider (Sharehol	der, Director, Officer)	Relationship to us (or o	ur affiliate) ee 🗌 Insider (Shareho	lder, Director, Officer)
Date Received	Received By	Credit I Date Action Taken	Decision Action Taken By	Action Taken	Reason Code(s)
Other Co-Applicants of	r Joint Applicants (if any)	Other Parties Na	mes & Addresses Cosigners (if any)		
Spouse (if Applicant is	s married and resides in co	, , , , , , , , , , , , , , , , , , ,	Guarantors (if any) of Credit		
Dates	Loan Date	Terms	Funding Date		Maturity Date
Credit	Credit Type Term Loan (Single-a Term Loan (Multi-ac Line of Credit Lease Sale	advance) dvance)	Misc. Fees Officials: \$ Prop Ins.: \$ \$ Prepaid Finance Charge	🗆 Cash 🗆 Financed	Principal Amount \$
Repayment	Repayment Plan		\$ Payment Frequency	Cash Financed Payment Amount	Final Payment
Ropagnen	 Demand Single payment Installment paymen Balloon — Amortize Interest Only 		 Single Bi-weekly Semi-Monthly Monthly 	\$ except final payment	 \$ plus any accrued and unpaid interest, principal and charges
Interest Information	Fixed Interest Rate —	Simple %	Fixed Interest Rate — F Precomputed Simple Precomputed Add-oi Precomputed Discout Split Rate Simple Split Rate Add-on	n %	□ Fee-in-Lieu of Interest \$
	Variable Interest Rate I Index Name: Index Rate: Margin: Interest rate increases Increase payment a Increase amount du Increase number of Preferred/Discount Rat	% (subject to change) points	Variable Interest Rate F Initial Adjustment Date: Initial Adj. Period: Initial Periodic Floor: Initial Periodic Cap: Subsequent Adj. Date: Subsqt. Adj. Period: Subsqt. Periodic Floor: Subsqt. Periodic Cap: Accrual Method		Variable Interest Lifetime Rate Caps Lifetime Floor: % Lifetime Cap: %
	 Auto-Payment: Deposit Account: Employee: Discount through: 	points discounted points discounted points discounted points discounted or st	Actual/365 Actual/Actual 30/360 Periodic		Maturity Same Rate at Time of maturity until paid % until paid

Property Type Boat or Vessel Certificate of Deposit Deposit Account Manufactured Home Motor Vehicle Primary Use of Property Agricultural Business Consumer	Reside	Description Initial Dwelling Downer(s) Names &	Homestead Propert Addresses	y rance		Property Lo	cation and Addres	5
Credit Insurance		Prop	erty Insurance	rance		Flood Insura	ance	
	 A&H onl Joint Life 		urer: verage:			Insurer: Coverage:		
5	□ Joint Lif		-			Limits:		
	A&H		icy No.:			Policy No.		
Debt Cancellation Insurance	ce	GAP	Insurance			Other Insura	ance	
Account	Balanc	e Debt		<i>cations</i> nly Pymt.	Balance	Employmen	t	
	\$		\$		\$	1st:		
	\$ \$		\$ \$		\$ \$	\$ 2nd:		
	\$		\$		\$	\$		
	\$		\$		\$	3rd:		
Comments:						\$		
			Monthly	/ Income				
Gross Wages/Salary/Comr \$	nissions	Othe \$	r Income			Total \$		
		Φ				Φ		
Comments:								
Total Assets		Tota	Total Assets I Liabilities (at time	of Application	es v	Net Worth		
\$		\$			'	\$		
Comments:								
			Ra	tios				
Loan-to-Value (LTV)		Total Loan-to-Val		Home-to-Inc	ome (HIR)		Debt-to-Income (D	DIR)
Comments:								
Applicant or Other Pa Credit Score	arty Nar	n o	Consumer Rep	porting Agen	су		Joint Applica Credit Score	nt or Other Party
□ Not av		ne					Credit Score	Not available
Credit Score						Credit Score	Not available	
Credit Score	dit Score Name						Credit Score	
□ Not av		iie					Credit Score	Not available
Credit Score	Nar	ne					Credit Score	Not available
Comments:								
			Loan Officer	's Comme <u>nt</u>	s			
			N 	881 1881 7				