

CREDIT APPLICATION

Retail Lease

Individual Credit – Applying for credit in your own name and are relying on income or assets and not the income or assets of another person as the basis for repayment of the credit request.

Joint Credit – Applying for joint credit with another person Relationship to Applicant: Spousal Non-Spousal

Individual Credit Relying on Other Income – Applying for credit in your own name but relying on income from alimony, child support, and separate maintenance or on income or assets of another person for the repayment of credit requested.

Note: If married, the spouse is not required to be the JOINT applicant

Dealer Name & No.:				Contact Name:			
APPLICANT INFORMATION				JOINT APPLICANT INFORMATION			
First		Middle		Last			
Date Of Birth		SSN		Home Phone Number			
Driver's License		Driver's License State		Driver's License		Driver's License State	
Street Address		City		State		Zip	
Length At Address		Mtg Or Rent Pmt \$		Residential Status			
				Own Rent Other			
Previous Address (If Less Than 2 Yrs At Present)		Length At Previous		Previous Address (If Less Than 2 Yrs At Present)		Length At Previous	
Employer		Employer Phone		Employer		Employer Phone	
Job Title/Occupation		Time on Job		Job Title/Occupation		Time on Job	
Gross Salary (Mo.)		Employer's Address		Gross Salary (Mo.)		Employer's Address	
Previous Employer Name, Address, Phone Number & Length of Employment (If Less Than 2 Years With Present Employer)				Previous Employer Name, Address, Phone Number & Length of Employment (If Less Than 2 Years With Present Employer)			

OTHER INCOME NOTE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOMES DO NOT HAVE TO BE REVEALED UNLESS THE APPLICANT WISHES TO HAVE SUCH SOURCES CONSIDERED AS A BASIS OF REPAYMENT OF THE REQUESTED.

Applicant Other Income Source	(A) Amount Monthly	Joint Applicant - Other Income Source	(B) Amount Monthly	Total Other Monthly Income
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REFERENCES:

Applicant's Nearest Relative Name & Address	Relative's Phone No	Relative's Relationship
Applicant's Reference	Phone No	Relationship
Applicant's Reference	Phone No	Relationship
Co-Applicant's Nearest Relative Name & Address	Relative's Phone No	Relative's Relationship
Co-Applicant's Reference	Phone No	Relationship

EACH OF THE UNDERSIGNED APPLICANTS: (1) MAKES THE ABOVE REPRESENTATIONS, WHICH ARE CERTIFIED CORRECT FOR THE PURPOSE OF SECURING CREDIT; (2) AUTHORIZES FINANCE COMPANY TO GATHER ANY CREDIT AND EMPLOYMENT HISTORY IT CONSIDERS NECESSARY AND APPROPRIATE IN EVALUATING THIS APPLICATION AND ANY CREDIT EXTENDED TO THE APPLICANT INCLUDING OBTAINING PERIODIC CREDIT REPORTS FROM ONE OR MORE CONSUMER REPORTING AGENCIES, AND ALSO TO REPORT INFORMATION CONCERNING ITS CREDIT EXPERIENCE WITH THE APPLICANT TO OTHERS; (3) AUTHORIZES FINANCE COMPANY, IN ITS DISCRETION, TO FORWARD THIS APPLICATION TO OTHER POTENTIAL FINANCING SOURCES WHO MAY WISH TO EXTEND THE REQUESTED CREDIT TO THE APPLICANT AND AUTHORIZES SUCH FINANCING SOURCES TO GATHER AND REPORT THE INFORMATION DESCRIBED IN SUBPART (2); AND (4) UNDERSTANDS THAT FINANCE COMPANY WILL RETAIN THIS APPLICATION WHETHER OR NOT IT IS APPROVED, AND THAT IT IS APPLICANT'S RESPONSIBILITY TO NOTIFY FINANCE COMPANY OF ANY CHANGES OF NAME, ADDRESS, OR EMPLOYMENT. UPON REQUEST, THE APPLICANT WILL BE INFORMED WHETHER A CONSUMER CREDIT REPORT WAS REQUESTED AND THE NAME AND ADDRESS OF THE AGENCY FURNISHING THE REPORT.

Applicant Signature _____ **Joint Applicant Signature** _____

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