

GENERAL CREDIT APPLICATION (For Wisconsin residents only)

Date of Application \_\_\_\_\_

To Creditor: \_\_\_\_\_

1. APPLICANT(S). Check one of the following boxes. You may apply for individual credit in your name only, joint credit in your name and the name of your spouse or joint credit in your name and the name(s) of other joint applicant(s). Note: Individual credit and joint credit may also be marital purpose debt under Wisconsin law.

- Individual Credit. Complete Applicant column and sign on page 3. Complete Spouse column with information about your spouse only if you are married and a Wisconsin resident. Only the applicant signs on page 3.
Joint Credit with spouse as joint applicant. Complete Applicant and Spouse columns. Both joint applicant spouses sign on page 3.
Joint Credit with \_\_\_\_\_ as joint applicant who is not your spouse. Each joint applicant must complete a separate application as if applying for individual credit and submit them together, including completing Spouse column if the joint applicant is married and a Wisconsin resident. Only the applicant signs on page 3.

2. LOAN Amount requested \$ \_\_\_\_\_ Purpose \_\_\_\_\_
Collateral offered Yes No. If yes, describe collateral \* \_\_\_\_\_
Owner(s) of collateral \_\_\_\_\_

Interest rate: \_\_\_\_\_ No. of Months: \_\_\_\_\_ Type: \_\_\_\_\_

I. APPLICANT INFORMATION
Applicant Spouse
Applicant Name Spouse Name
Married Unmarried Legally Separated
Dependents Other Than Self & Spouse Dependents (not listed by Applicant)
Social Security Number Date of Birth Driver's License (or State ID Card) No.
Driver's License (or State ID Card) Name Expiration Date State
Changed Name on Driver's License or State ID Card in Past 5 Years No Yes, and give Prior Name
Home Phone Cell Phone E-Mail Address
Present Address (Street, City, State & ZIP) Own Rent No. Yrs.
Previous Address (Street, City, State & ZIP) No. Yrs.

II. EMPLOYMENT INFORMATION
Name & Address of Employer Self Employed Yrs. on this job Gross Monthly Income \$
Position Business Phone
Name of Previous Employer Self Employed Yrs. on this job

III. OTHER INCOME - Except alimony, child support and maintenance (Need not reveal income from medical insurance, disability or wage continuation insurance if applicant(s) does not choose to have such income considered as a basis for repaying this obligation).

Table with columns: Gross Monthly Income (Applicant, Spouse, Total), Describe Other Income Source, Monthly Amount. Rows include Overtime, Bonuses, Commissions, Dividends/Interest, Net Rental Income, Other (complete section to the right to describe), Total (incl. base employment).

IV. INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE PAYMENTS (Need not be revealed if applicant(s) does not choose to have it considered as a basis for repaying this obligation).

Kind of Income Name and Address of Payor Amount per Month Ends Amt. Past Due When Payments Due Since When Payor's Employer Court

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

Name and Address of nearest relative not living with you

\*This is not a complete or final description of collateral.

**IV. INCOME - Cont**

Medical Insurance <input type="checkbox"/> No <input type="checkbox"/> Yes Carrier Disability or Wage Continuation Insurance <input type="checkbox"/> No <input type="checkbox"/> Yes Carrier Available Monthly Benefit \$ (If currently receiving benefits under such a policy, list benefits in section V below if relying on benefits as a source of repayment.)	Medical Insurance <input type="checkbox"/> No <input type="checkbox"/> Yes Carrier Disability or Wage Continuation Insurance <input type="checkbox"/> No <input type="checkbox"/> Yes Carrier Available Monthly Benefit \$ (If currently receiving benefits under such a policy, list benefits in section V below if relying on benefits as a source of repayment.)
--	--

**V. INCOME FROM MEDICAL INSURANCE, DISABILITY OR WAGE CONTINUATION INSURANCE**  
 (Need not be revealed if applicant(s) does not choose to have it considered as a basis for repaying this obligation).

Kind of Income	Name and Address of Payor	Kind of Income	Name and Address of Payor
Amount per Month \$	Ends	Amount per Month \$	Ends
When Payments Due	Since When	When Payments Due	Since When

**VI. ASSETS AND LIABILITIES**

**If married applicants are applying for Joint Credit, include all property of both spouses requested below. If a married applicant is applying for Individual Credit or for Joint Credit with someone other than his or her spouse, include all marital property and all individual property of the applicant spouse requested below, but do not include individual property of the other spouse. A married applicant must in every case identify the liabilities of both spouses.**

For purposes of this application:  
 Marital property means assets acquired with income of either spouse on or after 1-1-86; and  
 Individual property means property owned (whether in sole or joint name) by the named spouse prior to marriage, prior to establishing residence in Wisconsin, or prior to 1-1-86, however acquired, and property acquired by named spouse by gift or inheritance at any time.

**Liabilities and Pledged Assets.** List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet if necessary. Indicate by (\*) those liabilities, which will be satisfied or paid in full upon the granting of the extension of credit to which this application relates.

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
<b>List checking and savings accounts below</b>		Name and Address of Creditor	\$ Payment/Months	\$
Name and Address of Bank, S&L, or Credit Union		Acct. no.		
Acct No.	\$	Name and Address of Creditor	\$ Payment/Months	\$
Name and Address of Bank, S&L, or Credit Union		Acct. no.		
Acct No.	\$	Name and Address of Creditor	\$ Payment/Months	\$
Name and Address of Bank, S&L, or Credit Union		Acct. no.		
Acct No.	\$	Name and Address of Creditor	\$ Payment/Months	\$
Name and Address of Bank, S&L, or Credit Union		Acct. no.		
Acct No.	\$	Name and Address of Creditor	\$ Payment/Months	\$
Stocks & Bonds (# of Shares/Company) Pledged	\$	Name and Address of Company	\$ Payment/Months	\$
<input type="checkbox"/>		Acct. no.		
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
Life Insurance net cash value	\$	Acct. no.		
Face amount \$		Name and Address of Company	\$ Payment/Months	\$
Complete life insurance schedule on page 3				
<b>Subtotal Liquid Assets</b>	<b>\$</b>			
Real Estate owned (enter market value from schedule of real estate owned)		Name and Address of Company	\$ Payment/Months	\$
Vested Pension, HR-10, IRA, etc.	\$			
Net Worth of business(es) owned (attach financial statement)	\$			
Vehicle Owned (year and make)	Value \$	Acct. no.		
		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		When Payments Due                      Ends	Amt. Past Due \$	
		Rent Payments to:	\$ Amount	
Other Assets (itemize)	Value \$			
		<b>Total Monthly Payments</b>	<b>\$</b>	
<b>Total Assets a.</b>	<b>\$</b>	<b>Net Worth (a minus b)</b>	<b>\$</b>	<b>Total Liabilities b.</b>
				<b>\$</b>

**VI. ASSETS AND LIABILITIES - Cont**

**Schedule of Real Estate Owned** (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
<b>Totals</b>		\$	\$	\$	\$	\$	\$

<b>Life Insurance Policies Owned</b>				<b>Liabilities as Guarantor</b>			
Owner		Company Name		For Whom		Amount Guaranteed \$	
Insured		Beneficiary		Name of Creditor			
Face Amt. \$		Type		For Whom		Amount Guaranteed \$	
Policy Loans \$		Mo. Premium \$		Name of Creditor			
Owner		Company Name		<b>Defendant(s) in Lawsuits</b>			
Insured		Beneficiary		Plaintiff			
Face Amt. \$		Type		Plaintiff			
Policy Loans \$		Mo. Premium \$		APPLICANT, HAVE YOU (OR EITHER OF YOU, IF APPLICABLE) EVER BEEN BANKRUPT, SURRENDERED COLLATERAL, OR HAD IT REPOSSESSED, OR HAD OR HAVE ANY JUDGMENT OR OTHER LEGAL PROCEEDINGS AGAINST YOU? <input type="checkbox"/> No <input type="checkbox"/> Yes - give details			
Owner		Company Name		List other names under which you received credit in last 7 years			
Insured		Beneficiary					
Face Amt. \$		Type					
Policy Loans \$		Mo. Premium \$					

IF SPACE ABOVE IS INADEQUATE FOR ANY REQUIRED INFORMATION OR IF YOU WISH TO SUBMIT ADDITIONAL INFORMATION, USE THE FOLLOWING SPACE.

**NOTICE TO MARRIED APPLICANTS:** No provision of any marital property agreement, unilateral statement under s.766.59, Wis. Stats., or court decree under s.766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

**NOTICE:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

For the purpose of obtaining the credit described above, and any future credit granted to the undersigned by the creditor named above, the undersigned, jointly and severally, (1) represent that the above statements are true and complete, (2) authorize the creditor named above, or its agents, to verify them and obtain additional information concerning our credit, employment history or any other information, including credit reports (although creditor may rely on these statements without any further verification), to furnish, to the extent not prohibited by applicable law, credit experience with me to others, and to answer any questions about our credit experience and other financial relationships with the creditor, and (3) agree to the provisions of any rules, regulations or agreements of the creditor governing such credit. This application is creditor's property.

The undersigned understand that it may be a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OBTAINING CREDIT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who obtains credit.

What this means for you: When you obtain credit, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Applicant Sign Here \_\_\_\_\_ Date \_\_\_\_\_

Joint-Applicant Spouse Sign Here \_\_\_\_\_ Date \_\_\_\_\_  
(Joint Credit Only)

For married Wisconsin resident:

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 credit transaction to my spouse.

Applicant \_\_\_\_\_ Date \_\_\_\_\_

**To be Completed by Interviewer:**

This information was provided:

- In a face-to-face interview
- In a telephone interview
- By the applicant and submitted by fax or mail
- By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature <b>X</b>		Date
Loan Originator's Name (print or type)	Loan Originator NMLSR ID	Loan Originator's Phone Number (including area code)
Loan Originator Organization's Name	Loan Originator Organization NMLSR ID	Loan Originator Organization's Address



**1. Employment:**

- temporary or irregular
- unable to verify
- length of employment

**2. Credit Information:**

- incomplete application
- insufficient number of credit references provided
- unacceptable type of credit references provided
- unable to verify credit references
- no credit file

- limited credit experience
- garnishment or attachment
- foreclosure or repossession
- collection action or judgment
- bankruptcy
- number of recent inquiries on credit bureau report

**3. Residence:**

- length of residence
- temporary
- unable to verify

**4. Income and Obligations:**

- insufficient income for amount of credit requested
- unable to verify income
- excessive obligations in relation to income
- delinquent credit obligations with others
- poor credit performance with us

**5. Collateral and Assets:**

- collateral not offered
- value or type of collateral not sufficient
- assets insufficient

**6. Other (specify):**

- NOTICE WITHOUT REASONS. Use 2-615.
- NOTICE WITH REASONS. Use 616.

**IN REACHING THIS DECISION WE USED:**

A.  Information obtained in a report from a consumer reporting agency.

Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
[Toll-free] Telephone Number: \_\_\_\_\_

Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
[Toll-free] Telephone Number: \_\_\_\_\_

Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
[Toll-free] Telephone Number: \_\_\_\_\_

B.  Information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, within 60 days of receipt of this notice, for disclosure of the nature of the adverse information.

CAUTION: If A or B is checked, remember to mail and attach copy of W.B.A. (FCRA) (ECOA) 2-615 and/or 616, if FCRA is applicable.

