

"Dedicated to People with Special Needs"



714-973-8600

CONSUMER CREDIT APPLICATION

Instructions to Married Applicant(s): Answer all questions relating to you. Also answer all questions relating to your spouse unless you are separated and your spouse is not also applying for credit. All income and property will be assumed to be community property and all obligations will be assumed to be community debts unless "SP" is written next to the income, property or debt.

Each applicant may apply for individual or joint credit, regardless of marital status. This application is for: Individual credit. Joint credit with the applicant's spouse. Joint credit with _____ whose separate credit application is attached.

APPLICANT				CO-APPLICANT			
NAME (First, Middle Initial, Last)			# IN FAMILY	U.S. CITIZEN <input type="checkbox"/> YES <input type="checkbox"/> NO	NAME (First, Middle Initial, Last)		
DATE OF BIRTH	SOCIAL SECURITY #	DRIVER'S LICENSE #	<input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED (Single, Divorced, or Widowed)	<input type="checkbox"/> SEPARATED	DATE OF BIRTH	SOCIAL SECURITY #	
CURRENT ADDRESS (Street, City, State & Zip Code) - Street Address MUST be shown.				RELATIONSHIP TO APPLICANT		DRIVER'S LICENSE NUMBER	
CURRENT MAILING ADDRESS (If Different)				CURRENT ADDRESS (Street, City, State & Zip Code) - Street Address MUST be shown.			
HOW LONG ____ Yrs. ____ Mths.	<input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____ month	HOME TELEPHONE ()					
PREVIOUS ADDRESS (Street, City, State & Zip Code) - If less than 2 years			NO. OF YEARS				NO. OF YEARS
EMPLOYER'S NAME			HOW LONG EMPLOYED ____ Years. ____ Months		HOME TELEPHONE ()		
EMPLOYER'S ADDRESS							
OCCUPATION	SELF-EMPLOYED <input type="checkbox"/> YES <input type="checkbox"/> NO	BUSINESS TELEPHONE ()		GROSS MONTHLY INCOME \$	EMPLOYER'S NAME		
PREVIOUS EMPLOYER'S NAME & ADDRESS			HOW LONG EMPLOYED ____ Years. ____ Months		EMPLOYER'S ADDRESS		
NEAREST RELATIVE NOT LIVING WITH YOU (Name)			RELATIONSHIP				
ADDRESS			TELEPHONE ()		OCCUPATION		SELF-EMPLOYED <input type="checkbox"/> YES <input type="checkbox"/> NO
OTHER NET MONTHLY INCOME: You do not have to reveal alimony, child support or separate maintenance income unless you wish to have them considered for approving your application. Source _____ \$			Have you ever had any property repossessed? <input type="checkbox"/> Yes <input type="checkbox"/> No		BUSINESS TELEPHONE ()		
			Do you have any lawsuits pending against you? <input type="checkbox"/> Yes <input type="checkbox"/> No		HOW LONG EMPLOYED ____ Years. ____ Months		GROSS MONTHLY INCOME \$
			Have you ever filed for Bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No				

ASSET AND LIABILITY STATEMENT

Please note: Indicate by an asterisk (*) those liabilities or pledged assets which will be satisfied upon refinancing of subject property.

DESCRIPTION	CASH OR MARKET VALUE	CREDITOR'S NAME AND ADDRESS	MONTHLY PMT MONTHS LEFT TO PAY	UNPAID BALANCE
Checking NAME:		Installment Debts (include "revolving charge accounts")		
Savings		LENDER NAME:		
Stocks and Bonds (No./Description)		LENDER NAME:		
IRA Accounts		LENDER NAME:		
Real Estate Owned (Enter Market Value from Schedule of Real Estate Owned)		LENDER NAME:		
Vested Interest in Retirement Fund			\$ MO.	\$
Net Worth of Business Owned (Attach Financial Statement)		Real Estate Loans (Enter Total Amount of Mortgages from Schedule of Real Estate Owned)		\$
Automobiles Owned (Make & Year)		Automobile Loan LENDER NAME:		\$
			\$ MO.	
Other Assets (Itemize):				
Total Assets (A)		Net Worth (A minus B)	Total Liabilities (B)	

Notice for New York Residents - A consumer credit report may be requested in connection with this application or in connection with updates: renewals or extensions of any credit granted as a result of this application. If you subsequently ask for this information, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

Notice for Ohio Residents - The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Married Wisconsin Residents - Wisconsin Law provides that no agreement, unilateral statement or court decree relating to marital property shall adversely affect a creditor's interest, unless prior to the time credit is granted the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision. You must indicate the name of your spouse on the Installment contract, and the address if different from yours.

Notice to California and Utah Residents - As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Notice for Maine Residents - If this application is approved by the creditor, you will be required to obtain and maintain physical damage insurance on the collateral securing the debt. You have a right of free choice in the selection of the agent and insurer through or by which the insurance is placed.

I hereby affirm that the foregoing information is true and correct and made for the purpose of obtaining credit. I authorize you to obtain additional information from any source(s) and each such source is hereby authorized to provide you with such information. I also grant you permission to obtain a credit report on me for all legitimate purposes in connection with this transaction. Such purposes include assisting in making a credit decision, reviewing my account, and assisting in taking collection activity. I also authorize you to share all the foregoing information with Bank of the West and its subsidiaries. This application, in any event, shall be and remain the property of the Lender, and is subject to the completion and acceptance of additional credit application documents prior to any approved extension of credit.

Applicant _____ Date _____ Co-Applicant _____ Date _____

Applicant acknowledges receipt of completed copy of application.