

OWNER/GUARANTOR FOR _____ As Of _____ 20 _____
BUSINESS NAME

IMPORTANT: Read these Directions before completing this Application. Check appropriate box

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all sections except those that apply to co-applicant.
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in the Co-Applicant Sections about the person on whose alimony, support, or maintenance payments or income or assets you are relying
- If this is an application for joint credit with another person, complete all Sections, providing information about the joint applicant.
We intend to apply for joint credit:

Applicant

Co-Applicant

PERSONAL INFORMATION

APPLICANT NAME			CO-APPLICANT NAME		
Home Address			Home Address		
Home Phone #	E-mail Address	Social Security #	Home Phone #	E-mail Address	Social Security #
Date of Birth	# of Dependents	Employer	Date of Birth	# of Dependents	Employer
Address of Employer			Address of Employer		
Business Phone #	# of Years with Employer	Title/Position	Business Phone #	# of Years with Employer	Title/Position

Cash Income & Expenditures Statement For Year Ended _____ (Omit cents)

ANNUAL INCOME	AMOUNT (\$)
Salary (applicant)	\$
Salary (co-applicant)	
Gross Rental Income	
Interest Income &	
Dividend	
Capital Gains / (loss)	
Other Income (List)**	
TOTAL ANNUAL INCOME ►	\$

ANNUAL EXPENDITURES	AMOUNT (\$)
Federal Income and Other State Taxes	\$
Residences	Mortgage Rent
Housing	Taxes/ Comm Fees
Second Residence	Mortgage
	Taxes/ Comm Fees
Investment Real Estate	Mortgage(s)
	Taxes
	Operating Expenses
Other Loans - Principal & Interest	
Credit Card Payments	
Alimony/ Child Support	
Tuition/Day-Care	
Investment Obligations	
Other Expenses	
TOTAL ANNUAL EXPENDITURES ►	\$

Any significant changes expected in the next 12 months? Yes No (If yes, attach information).

** Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligations.

Balance Sheet as of _____

ASSETS	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)
Cash in this Bank		Notes Payable to this Bank	
(including money market accounts, CDs)		Secured	
Cash in Other Financial Institutions (List)		Unsecured	
(including money market accounts, CDs)		Notes Payable to Others (Schedule E)	
Marketable Securities (Attach Schedule)		Secured	
Accounts and Notes Receivable		Unsecured	
Net Cash Surrender Value of Life Insurance (Schedule B)		Accounts Payable (including credit cards)	

