§ 202.17

correct it as soon as possible. If a creditor inadvertently obtains the monitoring information regarding the ethnicity, race, and sex of the applicant in a dwelling-related transaction not covered by §202.13, the creditor may retain information and act on the application without violating the regulation.


§ 202.17 Data collection for credit applications by women-owned, minority-owned, or small businesses.

No motor vehicle dealer covered by section 1029(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act, 12 U.S.C. 5519(a), shall be required to comply with the requirements of section 704B of the Equal Credit Opportunity Act, 15 U.S.C. 1691c-2, until the effective date of final rules issued by the Board to implement section 704B of the Act, 15 U.S.C. 1691c-2. This paragraph shall not be construed to affect the effective date of section 704B of the Act for any person other than a motor vehicle dealer covered by section 1029(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act.


APPENDIX A TO PART 202—FEDERAL ENFORCEMENT AGENCIES

The following list indicates the federal agencies that enforce Regulation B for particular classes of creditors. Any questions concerning a particular creditor should be directed to its enforcement agency. Terms that are not defined in the Federal Deposit Insurance Act (12 U.S.C. 1813(e)) shall have the meaning given to them in the International Banking Act of 1978 (12 U.S.C. 3101).

National banks, and federal branches and federal agencies of foreign banks: Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 4500, Houston, TX 77019-9050

State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under sections 25 or 25A of the Federal Reserve Act: Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480.

Nonmember Insured Banks and Insured State Branches of Foreign Banks: FDIC Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106.

Savings institutions under the Savings Association Insurance Fund of the FDIC and federally chartered savings banks insured under the Bank Insurance Fund of the FDIC (but not including state-chartered savings banks insured under the Bank Insurance Fund): Office of Thrift Supervision, Consumer Response Unit, 1700 G Street, NW., Washington, DC 20552.

Federal Credit Unions: Regional office of the National Credit Union Administration serving the area in which the federal credit union is located.

Air carriers: Assistant General Counsel for Aviation Enforcement and Proceedings, Department of Transportation, 400 Seventh Street, SW., Washington, DC 20590

Creditors Subject to Surface Transportation Board: Office of Proceedings, Surface Transportation Board, Department of Transportation, 1225 K Street NW., Washington, DC 20423

Creditors Subject to Packers and Stockyards Act: Nearest Packers and Stockyards Administration area supervisor.

Small Business Investment Companies: Associate Deputy Administrator for Capital Access, United States Small Business Administration, 409 Third Street, SW., 8th Floor, Washington, DC 20416.

Brokers and Dealers: Securities and Exchange Commission, Washington, DC 20549

Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations: Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102-5090.

Retailers, Finance Companies, and All Other Creditors Not Listed Above: FTC Regional Office for region in which the creditor operates or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20806.


APPENDIX B TO PART 202—MODEL APPLICATION FORMS

1. This appendix contains five model credit application forms, each designated for use in a particular type of consumer credit transaction as indicated by the bracketed caption on each form. The first sample form is intended for use in open-end, unsecured transactions; the second for closed-end, secured transactions; the third for closed-end transactions, whether unsecured or secured; the fourth in transactions involving community property or occurring in community property states; and the fifth in residential mortgage transactions which contains a model disclosure for use in complying with §202.13.
for certain dwelling-related loans. All forms contained in this appendix are models; their use by creditors is optional.

2. The use or modification of these forms is governed by the following instructions. A creditor may change the forms: by asking for additional information not prohibited by §202.5; by deleting any information request; or by rearranging the format without modifying the substance of the inquiries. In any of these three instances, however, the appropriate notices regarding the optional nature of courtesy titles, the option to disclose alimony, child support, or separate maintenance, and the limitation concerning marital status inquiries must be included in the appropriate places if the items to which they relate appear on the creditor’s form.

3. If a creditor uses an appropriate Appendix B model form, or modifies a form in accordance with the above instructions, that creditor shall be deemed to be acting in compliance with the provisions of paragraphs (b), (c) and (d) of §202.5 of this regulation.
## CREDIT APPLICATION

**IMPORTANT:** Read these Directions before completing this Application.

**Check Appropriate Box**

- [ ] If you are applying for an individual account 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 only Sections A and B.
- [ ] If you are applying for a joint account or as an account that you and another person will use, complete all Sections, providing information in B about the person on whose income, support, or maintenance payments or income or assets you are relying.

**We intend to apply for joint credit.**

**Applicant Co.Applicant or Other Party**

<table>
<thead>
<tr>
<th>Section</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>INFORMATION REGARDING APPLICANT</td>
</tr>
<tr>
<td>Name (Last, First, Middle):</td>
<td>____________________________</td>
</tr>
<tr>
<td>Birthdate:</td>
<td>/ /</td>
</tr>
<tr>
<td>Present Street Address:</td>
<td>____________________________</td>
</tr>
<tr>
<td>City:</td>
<td>____________________________</td>
</tr>
<tr>
<td>State:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Zip:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Telephone:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Social Security No.:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Driver's License No.:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Previous Street Address:</td>
<td>____________________________</td>
</tr>
<tr>
<td>City:</td>
<td>____________________________</td>
</tr>
<tr>
<td>State:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Zip:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Telephone:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Previous Employer:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Years there:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Current Employer:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Years there:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Present net salary or commission:</td>
<td>$ ____________________________</td>
</tr>
<tr>
<td>No. Dependents:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</td>
<td></td>
</tr>
<tr>
<td>Other income:</td>
<td>$ ____________________________</td>
</tr>
<tr>
<td>Source(s) of other income:</td>
<td>____________________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>B</td>
<td>INFORMATION REGARDING JOINT APPLICANT, USER, OR OTHER PARTY (Use separate sheets if necessary.)</td>
</tr>
<tr>
<td>Name (Last, First, Middle):</td>
<td>____________________________</td>
</tr>
<tr>
<td>Relationship to Applicant (if any):</td>
<td>____________________________</td>
</tr>
<tr>
<td>Present Street Address:</td>
<td>____________________________</td>
</tr>
<tr>
<td>City:</td>
<td>____________________________</td>
</tr>
<tr>
<td>State:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Zip:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Telephone:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Social Security No.:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Driver's License No.:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Present Employer:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Years there:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Previous Employer:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Years there:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Present net salary or commission:</td>
<td>$ ____________________________</td>
</tr>
<tr>
<td>No. Dependents:</td>
<td>____________________________</td>
</tr>
<tr>
<td>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</td>
<td></td>
</tr>
<tr>
<td>Other income:</td>
<td>$ ____________________________</td>
</tr>
<tr>
<td>Source(s) of other income:</td>
<td>____________________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Section</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>MARITAL STATUS</td>
</tr>
<tr>
<td>Applicant:</td>
<td>[ ] Married</td>
</tr>
<tr>
<td>Other Party:</td>
<td>[ ] Married</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alimony, child support, or separate maintenance income listed in this Section likely to be reduced in the next two years?</td>
</tr>
<tr>
<td>Other income listed in this Section likely to be reduced in the next two years?</td>
</tr>
</tbody>
</table>

**Additional Information**

- [ ] Name of nearest relative not living with you: | ____________________________ |
  - Relationship: | ____________________________ |
  - Address: | ____________________________ |

**Additional Information**

- [ ] Name of nearest relative not living with you: | ____________________________ |
  - Relationship: | ____________________________ |
  - Address: | ____________________________ |
### ASSET AND DEBT INFORMATION

Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant, User, or Other Parties. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.

**ASSETS OWNED**

<table>
<thead>
<tr>
<th>Description of Asset</th>
<th>Value</th>
<th>Subject to Debt?</th>
<th>Name(s) of Owner(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobiles (Make, Model, Year)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash Value of Life Insurance (Issuer, Face Value)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real Estate (Location, Date Acquired)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketable Securities (Issuer, Type, No. of Shares)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (List)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**OUTSTANDING DEBTS**

Include charge accounts, installment contracts, credit cards, notes, mortgages, etc. Use separate sheet if necessary.

<table>
<thead>
<tr>
<th>Creditor</th>
<th>Type of Debt or Acct. No.</th>
<th>Name(s) of Which Accr. Cred.</th>
<th>Original Date</th>
<th>Present Balance</th>
<th>Monthly Payment</th>
<th>Past Due?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. (Landlord or Mortgage Holder)</td>
<td>Rent Payment</td>
<td></td>
<td>$ (Due Date)</td>
<td>$ (Due Date)</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>3.</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>4.</td>
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<tr>
<td>5.</td>
<td></td>
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<td></td>
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<tr>
<td>6.</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Debts**

$ $ $

(Credit References) Date Paid

$ $

<p>| | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

Are you a co-maker, co-endorsor, or guarantor on any loan or contract? Yes [ ] No [ ]

If "yes," for whom? [ ]

If "yes," to whom owed?

Are there any unsatisfied judgments against you? Yes [ ] No [ ]

Amount $ [ ]

If "yes," to whom owed?

Have you been declared bankrupt in the last 14 years? Yes [ ] No [ ]

If "yes," when? [ ]

Other Obligations—E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will review this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

---

Applicant's Signature Date Other Signature (Where Applicable) Date
CREDIT APPLICATION

IMPORTANT: Read these Directions before completing this Application.

Check 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 Sections A, C, D, and E, omitting B and the second part of C.

☐ If this is an application for joint credit with another person, complete all Sections, providing information in B about the joint applicant.

We intend to apply for joint credit.

Box D
If this is an application for joint credit with another person, complete all Sections, providing information in B about the joint applicant.

SECTION A—INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): _____________________ Birthday: ____________________

Present Street Address: __________________________

City: __________ State: _____ Zip: ___ Telephone: _______

Social Security No.: ____________________________

Driver’s License No.: ____________________________

Previous Street Address: _______________________

City: __________ State: _____ Zip: ___

Previous Employer: ____________________________

Year there: ____________ Telephone: _______

Present Employer: ____________________________

Year there: ____________ Telephone: _______

Position or title ____________ __ Name of supervisor: ____________

Employer’s Address: ____________________________

Present net salary or commission: $ ________

Dependent(s): ____________ 

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order 0 written agreement 0 oral understanding 0 other: ____________________

Source(s) of other income:

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) No

Have you ever received credit from us? ______ When'? ____

Checking Account No.: ___________

Institution and Branch: ___________

Savings Account No.: ___________

Institution and Branch: ___________

Name of nearest relative not living with you: __________________  Telephone _______

Relationship: ____________________ Address: ___________________________

SECTION B—INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary)

Full Name (Last, First, Middle): _____________________ Birthday: ____________________

Relationship to Applicant (if any): ____________________

Present Street Address: __________________________

City: __________ State: _____ Zip: ___ Telephone: _______

Social Security No.: ____________________________

Driver’s License No.: ____________________________

Previous Employer: ____________________________

Year there: ____________ Telephone: _______

Present Employer: ____________________________

Year there: ____________ Telephone: _______

Position or title ____________ __ Name of supervisor: ____________

Employer’s Address: ____________________________

Previous Employer’s Address: ____________________________

Year there: ____________

Present net salary or commission: $ ________

Dependent(s): ____________ 

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order 0 written agreement 0 oral understanding 0 other: ____________________

Source(s) of other income:

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) No

Checking Account No.: ___________

Institution and Branch: ___________

Savings Account No.: ___________

Institution and Branch: ___________

Name of nearest relative not living with you: __________________  Telephone _______

Relationship: ____________________ Address: ___________________________

SECTION C—MARRITAL STATUS

(Do not complete if this is an application for an individual account.)

Applicant: ☐ Married ☐ Separated ☐ Divorced (including legal, civil, and common-law) ☐ Widowed

Other Party: ☐ Married ☐ Separated ☐ Divorced (including legal, civil, and common-law) ☐ Widowed

Relationship: ____________________
Federal Reserve System  Pt. 202, App. B

SECTION D - ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (use separate sheet if necessary)

<table>
<thead>
<tr>
<th>Description of Assets</th>
<th>Value</th>
<th>Subject to Debt?</th>
<th>Yes/No</th>
<th>Name(s) of Owner(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobiles (Make, Model, Year)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash Value of Life Insurance (Issuer, Face Value)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real Estate (Location, Date Acquired)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketable Securities (Issuer, Type, No. of Shares)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (List)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Assets: $ 

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary)

| Credit | Type of Debt | Name in Which Debts are Held | Original Debt | Balance | Monthly Payments | Past Due? | Yes/No |
|--------|--------------|-----------------------------|---------------|---------|-----------------|-----------|
| 1. (Landlord or Mortgage Holder) | Rent Payment or Mortgage | $ (Owed) | $ (Paid) | $ |
| 2. | | | | |
| 3. | | | | |

Total Debts: $ 

Other Obligations (E.g., child support, separate maintenance. Use separate sheet if necessary)

<table>
<thead>
<tr>
<th>Obligation Type</th>
<th>Amount Owed</th>
<th>To Whom</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SECTION E - SECURED CREDIT (Briefly describe the property to be given as security)

List names and addresses of all co-owners of the property:

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If the property is real estate, give full name of your spouse (if any):

Every person that has signed this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credits and employment history and to answer questions about my credit experience with me.

Applicant's Signature

Date

Other Signature (If Applicable)

Date
CREDIT APPLICATION

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 the income or assets of another person as the basis for repayment of the credit requested, complete Sections A and D. If the requested credit is to be secured, also complete the first part of Section C and Section E. If you are applying for joint credit with another person, complete all Sections except E, providing information as to the joint applicant. If the requested credit is to be secured, then complete Section E.

☐ If you are applying for individual credit, we 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 except E to the extent possible, providing information as to the person on whose income, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E.

Amount Requested

Payment Due Date

PROCEEDS OF CREDIT

$_--- To be Used For ________________ _

SECTION A - INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle) _____________________ Birthdate: / /

Present Street Address: ________________________ Year there:

City: ____________________ State: _____ Zip: ___ Telephone: ______ 

Social Security No.: ____________ Driver’s License No.: ____________

Previous Street Address: _______________________ Year there:

City: ____________________ State: _____ Zip: ___ Telephone: ______ 

Previous Employer: ___________ _ Years there: Telephone: ______ 

Previous Employer’s Address: ____________________________:

Previous Employee: ________________________ Years there:

Previous Employer’s Address: ____________________________:

Present net salary or commission: $ No” Dependents:

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under court order ☐ written agreement ☐ oral understanding ☐

Other income: $ per __________ Social Security Other income:

Is any income listed in this Section likely to be reduced before the credit requested is paid off? ☐ Yes ☐ No

Have you ever received credit from us? ☐ Yes ☐ No When? ____ Office: ________

Checking Account No.” ___________ Insututlon and Branch: ____________

Savings Account No.” ___________ Insututlon and Branch: ____________

Name of nearest relative not living with you: ____________________ Telephone, ______ ___.

Name of nearest relative not living with you: ____________________

SECTION B - INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheet if necessary.)

Full Name (Last, First, Middle) _____________________ Birthdate: / /

Relationship to Applicant (if any) ______________________

Present Street Address: ________________________ Year there:

City: ____________________ State: _____ Zip: ___ Telephone: ______

Social Security No.: ____________ Driver’s License No.: ____________

Previous Employment: ___________ _ Years there: Telephone: ______

Previous Employment’s Address: ____________________________:

Previous Employee: ________________________ Years there:

Previous Employee’s Address: ____________________________:

Present net salary or commission: $ No” Dependents: ____________

Alimony, child support, separate maintenance received under court order ☐ written agreement ☐ oral understanding ☐

Other income: $ per __________ Social Security Other income:

Is any income listed in this Section likely to be reduced before the credit requested is paid off? ☐ Yes ☐ No

Checking Account No.” ___________ Insututlon and Branch: ____________

Savings Account No.” ___________ Insututlon and Branch: ____________

Name of nearest relative not living with you: ____________________ Telephone: ______

Name of nearest relative not living with you: ____________________

Relationship: ____________________ Address: ____________________
### Section C: Marital Status

- **Applicant:**
  - [ ] Married
  - [ ] Separated
  - [ ] Unmarried (including single, divorced, and widowed)
- **Other Party:**
  - [ ] Married
  - [ ] Separated
  - [ ] Unmarried (including single, divorced, and widowed)

### Section D: Asset and Debt Information

**Assets Owned:**

<table>
<thead>
<tr>
<th>Description of Assets</th>
<th>Value</th>
<th>Subject to Debt?</th>
<th>Name(s) of Owner(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Outstanding Debts:**

<table>
<thead>
<tr>
<th></th>
<th>Type of Debt</th>
<th>Name or Which</th>
<th>Original Date</th>
<th>Present Balance</th>
<th>Monthly Payments</th>
<th>Past Due?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. (Landlord or Mortgage Holder)</td>
<td>Rent Payment or Mortgage</td>
<td>$ (Due now)</td>
<td>$ (Due next)</td>
<td>$</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Debts:**

<table>
<thead>
<tr>
<th></th>
<th>$</th>
<th>$</th>
</tr>
</thead>
</table>

**Total:** $ $ $

(If applicable, list any outstanding debts owed to the IRS, any state or local governments, or any federal agency. Use separate sheet if necessary.)

### Section E: Secured Credit

- **Briefly describe the property to be given as security:**
  - [ ] Real Estate
  - [ ] Cash
  - [ ] Other

- **Addressee:**
  - [ ] Applicant
  - [ ] Joint Applicant
  - [ ] Other Person

**Other Obligations:**

- [ ] Liabilities to pay alimony, child support, separate maintenance. Use separate sheet if necessary.

**Disclosure:**

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will verify this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about my credit experience with me.

Applicant's Signature: ____________________________ Date: ____________

Other Signatures:

(Where Applicable)
CREDIT APPLICATION

IMPORTANT: Read these Directions before completing this Application.

Check Appropriate Box

☐ If you are applying for individual credit in your own name, are not married, and are not relying on alimony, child support, or separate maintenance payments as or the income or assets of another person on the basis for repayment of the credit requested, complete only Section A and B. If the requested credit is to be secured, also complete Section E.

☐ In all other situations, complete all sections except E, providing information as to your spouse, a joint applicant or co-applicant, or the person on whose alimony, support, or maintenance payments on income or assets you are relying. If the requested credit is to be secured, also complete Section E.

If you intend to apply for joint credit, please initial here. ___

Amortization Requested Payment Date Desired Payment of Credit To be Used For $ ____________ ____________ ____________

SECTION A — INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): _____________________ Birthdate: _____________________

Present Street Address: ________________________________ Years there: _____________________

City: __________ State: __________ Zip: __________ Telephone: __________

Social Security No.: _____________________ Driver’s License No.: _____________________

Previous Street Address: ________________________________ Years there: _____________________

City: __________ State: __________ Zip: __________ Telephone: __________

Present Employer: _____________________ Years there: _____________________

Position or title: _____________________ Name of supervisor: _____________________

Previous Employer: _____________________ Years there: _____________________

Position or title: _____________________ Name of supervisor: _____________________

Previous Employer's Address: ________________________________

Present net salary or commission: $ ____________

Amount Requested: $ ____________

Other income: $ ____________

If any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet) No

Have you ever received credit from us? ☐ Yes ☐ No

What? _____________________ Office: _____________________

Checking Account No.: _____________________ Institution and Branch: _____________________

Savings Account No.: _____________________ Institution and Branch: _____________________

Relationship: _____________________ Address: _____________________

Name of nearest relative not living with you: _____________________ Telephone: __________

Present Street Address: ________________________________ Years there: _____________________

City: __________ State: __________ Zip: __________ Telephone: __________

Social Security No.: _____________________ Driver’s License No.: _____________________

Previous Employer: _____________________ Years there: _____________________

Name of nearest relative not living with you: _____________________ Telephone: __________

Relationship: _____________________ Address: _____________________

SECTION B — INFORMATION REGARDING SPOUSE, JOINT APPLICANT, USER, OR OTHER PARTY (Use separate sheets if necessary)

Full Name (Last, First, Middle): _____________________ Birthdate: _____________________

Relationship to Applicant: _____________________

Present Street Address: ________________________________ Years there: _____________________

City: __________ State: __________ Zip: __________ Telephone: __________

Social Security No.: _____________________ Driver’s License No.: _____________________

Previous Employer: _____________________ Years there: _____________________

Position or title: _____________________ Name of supervisor: _____________________

Previous Employer: _____________________ Years there: _____________________

Position or title: _____________________ Name of supervisor: _____________________

Previous Employer’s Address: ________________________________

Present net salary or commission: $ ____________

Amount Requested: $ ____________

Other income: $ ____________

If any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet) No

Checking Account No.: _____________________ Institution and Branch: _____________________

Savings Account No.: _____________________ Institution and Branch: _____________________

Name of nearest relative not living with you: _____________________ Telephone: __________

Relationship: _____________________ Address: _____________________
SECTION C—MARRITAL STATUS
Applicant: 0 Married 0 Separated 0 Never Married (including single, divorced, and widowed)
Other Party: 0 Married 0 Separated 0 Never Married (including single, divorced, and widowed)

SECTION D—ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Spouse, both Applicants, Unit, or Other Persons. Please mark Applicant missing information with an "X" if Section B was not completed, only give information about the Applicant in this Section.)
ASSETS OWNED (use separate sheet if necessary)

<table>
<thead>
<tr>
<th>Description of Assets</th>
<th>Value</th>
<th>Subject to Debt?</th>
<th>Yes/No</th>
<th>Name(s) of Owner(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobile (Make, Model, Year)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash Value of Life Insurance (Issuer, Face Value)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real Estate (Location, Date Acquired)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketable Securities (Issuer, Type, No. of Shares)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (List)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Assets</td>
<td>$</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary)

<table>
<thead>
<tr>
<th>Type of Debt</th>
<th>Name of Creditor</th>
<th>Amount</th>
<th>Present Balance</th>
<th>Monthly Payments</th>
<th>Paid On</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. (Landlord or Mortgage Holder)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Debts</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Credit References)

<table>
<thead>
<tr>
<th>Date Paid</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>$</td>
</tr>
<tr>
<td>2.</td>
<td></td>
</tr>
</tbody>
</table>

SECTION E—SECURED CREDIT (Complete only if credit is to be secured) Briefly describe the property to be given as security.

and his names and addresses of all co-owners of the property

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
</tr>
</thead>
</table>

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will review this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant’s Signature Date Other Signature (Whose Application) Date
## Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided (and the appropriate boxes checked) when the income or assets of a person other than the "Borrower," including the Borrower's spouse, will be used as a basis for loan qualification or if the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for replacement of the loan.

### 5. TYPE OF MORTGAGE AND TERMS OF LOAN

<table>
<thead>
<tr>
<th>Mortgage</th>
<th>Application Type</th>
<th>Interest Rate Type</th>
<th>No. of Months</th>
<th>Assumption Type</th>
<th>Food Rate Type</th>
<th>Other (specify)</th>
<th>FHA (specify)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Conventional</td>
<td>Fixed</td>
<td>360</td>
<td>No</td>
<td>Yes</td>
<td>MTH</td>
<td>No</td>
</tr>
</tbody>
</table>

### PROPERTY INFORMATION AND PURPOSE OF LOAN

- Subject Property Address (street, city, state, ZIP)
- Land Use Number

<table>
<thead>
<tr>
<th>Property Information</th>
<th>Description (If additional information is necessary)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purpose of Loan</td>
<td>Purchase</td>
</tr>
<tr>
<td>Construction</td>
<td>Yes</td>
</tr>
<tr>
<td>Other (specify)</td>
<td>No</td>
</tr>
<tr>
<td>Property will be</td>
<td>No</td>
</tr>
<tr>
<td>Primary Residence</td>
<td>Yes</td>
</tr>
<tr>
<td>Secondary Residence</td>
<td>No</td>
</tr>
<tr>
<td>Investment</td>
<td>No</td>
</tr>
</tbody>
</table>

Complete this line if this is a reference loan:

- Year Acquired
- Amount Existing Loan
- Present Value of Lot
- Total (a + b)

Title will be held by:

- Borrower
- Co-Borrower
- Unmarried (include single, dependent (not listed by Co-Borrower))
- Marital Status:
  - Married
  - Separated
  - Divorced
  - Widowed
- Ages:
  - Married
  - Separated
  - Divorced
  - Widowed

Mailing Address, if different from Present Address

- Former Address (street, city, state, ZIP)
- Present Address (street, city, state, ZIP)

### Borrower

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Name (include Jr., Sr., etc.)</th>
<th>Co-Borrower</th>
<th>Name (include Jr., Sr., etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security Number</td>
<td>Home Phone (incl. area code)</td>
<td>Social Security Number</td>
<td>Home Phone (incl. area code)</td>
</tr>
<tr>
<td>Name</td>
<td>Phone</td>
<td>Marital Status</td>
<td>Ages</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Ages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Separated</td>
<td>Divorced</td>
<td>Widowed</td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>Married</td>
<td>Ages</td>
<td></td>
</tr>
<tr>
<td>Dependent (not listed by Co-Borrower)</td>
<td>Ages</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Mailing Address, if different from Present Address

- Former Address (street, city, state, ZIP)
- Present Address (street, city, state, ZIP)

### Borrower

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Employment Information</th>
<th>Co-Borrower</th>
<th>Employment Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address of Employer</td>
<td>Self Employed</td>
<td>Name &amp; Address of Employer</td>
<td>Self Employed</td>
</tr>
<tr>
<td>Position</td>
<td>Title</td>
<td>Type of Business</td>
<td>Phone (incl. area code)</td>
</tr>
<tr>
<td>Position</td>
<td>Title</td>
<td>Type of Business</td>
<td>Phone (incl. area code)</td>
</tr>
<tr>
<td>Position</td>
<td>Title</td>
<td>Type of Business</td>
<td>Phone (incl. area code)</td>
</tr>
</tbody>
</table>

If employed in current position for less than two years, or currently employed in more than one position, complete the following:

| Name & Address of Employer | Self Employed | Name & Address of Employer | Self Employed |
| Position | Title | Type of Business | Phone (incl. area code) |
| Position | Title | Type of Business | Phone (incl. area code) |
| Position | Title | Type of Business | Phone (incl. area code) |
### V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

<table>
<thead>
<tr>
<th>Description</th>
<th>Borrower</th>
<th>Co-Borrower</th>
<th>Total</th>
<th>Present</th>
<th>Proposed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Empl. Income</td>
<td></td>
<td></td>
<td></td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Overtime</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing Expense</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Mortgage (P&amp;I)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dividends/Interest</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real Estate Taxes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Homeowner Assn. Dues</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Self-Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

### VI. ASSETS AND LIABILITIES

**Description of Assets:**

- **Current:**
  - Cash or Market Value:
    - Liabilities and Pledged Assets:
      - Name and address of Company
      - Payment/Amount
    - Bank, S&L, or Credit Union
      - Account no.
      - Name and address of Company
      - Payment/Amount
    - Stocks & Bonds (Company name/number & description)
      - Account no.
      - Name and address of Company
      - Payment/Amount
    - Life insurance net cash value
      - Account no.
      - Name and address of Company
      - Payment/Amount
    - Face amount $ of bonds
    - Real estate owned (prior market value or schedule of real estate owned)
      - Account no.
      - Name and address of Company
      - Payment/Amount
    - Net worth of business (year end)
      - Account no.
      - Name and address of Company
      - Payment/Amount
    - Automobiles owned (make, year, and price)
      - Account no.
      - Name and address of Company
      - Payment/Amount
    - Other Assets (Renew)
      - Account no.
      - Name and address of Company
      - Payment/Amount
    - Total Assets:
      - Account no.
      - Name and address of Company
      - Payment/Amount
    - Total Liabilities:
      - Account no.
      - Name and address of Company
      - Payment/Amount

**Completed:**

- Jointly
- Not Jointly

**Freddie Mac Form 65 01/04 Page 20 of 4 Fannie Mae Form 1003 01/04**
### VII. ASSETS AND LIABILITIES (cont.)

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

<table>
<thead>
<tr>
<th>Property Address</th>
<th>Net Rental Income</th>
<th>Type of Property</th>
<th>Present Market Value</th>
<th>Amount of Mortgages &amp; Liens</th>
<th>Gross Rental Income</th>
<th>Mortgage Payments</th>
<th>Insurance, Maintenance, Taxes &amp; Misc.</th>
<th>Net Rental Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
<td>S</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

<table>
<thead>
<tr>
<th>Alternative Name</th>
<th>Creditor Name</th>
<th>Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### VIII. DECLARATIONS

- **Are there any outstanding judgments against you?**
  - Yes
  - No

- **Do you have any pending lawsuits or have property been foreclosed upon or given title or deed in lieu thereof in the last 7 years?**
  - Yes
  - No

- **Are you obtained to pay alimony, child support, or spousal maintenance?**
  - Yes
  - No

- **Have you been declared bankrupt within the past 5 years?**
  - Yes
  - No

- **Have you had an ownership interest in a property in the last three years?**
  - Yes
  - No

### X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

- **Ethnicity:**
  - Hispanic or Latino
  - Not Hispanic or Latino

- **Race:**
  - American Indian or Alaska Native
  - Asian
  - Black or African American
  - Native Hawaiian or Other Pacific Islander
  - White

- **Sex:**
  - Male
  - Female

### XIII. ACKNOWLEDGMENT AND AGREEMENT

- **By signing this application, the Borrower(s) warrant that the information contained herein is true and complete to the best of the Borrower(s)' knowledge and belief. The Borrower(s) agree to the following:
  1. To provide true and complete information.
  2. To sign all documents and agreements as required.
  3. To pay all reasonable costs and fees associated with the loan.

### X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

- **Ethnicity:**
  - Hispanic or Latino
  - Not Hispanic or Latino

- **Race:**
  - American Indian or Alaska Native
  - Asian
  - Black or African American
  - Native Hawaiian or Other Pacific Islander
  - White

- **Sex:**
  - Male
  - Female

**XIV. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

- **Applicant's Name:**
  - John Doe

- **Phone Number:**
  - (123) 456-7890

**Fannie Mae Form 1003 01/04**
<table>
<thead>
<tr>
<th>Borrower</th>
<th>Agency Case Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-Borrower</td>
<td>Lender Case Number</td>
</tr>
</tbody>
</table>

Federal Reserve System
Pt. 202, App. B

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B or B/B for Borrower or Co-Borrower.