

# GENERAL CREDIT APPLICATION

1. **APPLICANT(S)** Check one of the following boxes. You may apply for separate or joint credit.

- Separate Credit. Complete "Applicant" Section and sign on page 7. Complete "Spouse" Section with information about your spouse only if you are married **and** a Wisconsin resident.
- Joint Credit With Spouse. Complete "Applicant" and "Spouse" Sections. Both spouses sign on page 7.
- Joint Credit With \_\_\_\_\_ who is **not** your spouse. Each of you must  
(NAME)  
complete a separate application as if applying for separate credit and submit them together, including "Spouse" Section if you are married and a Wisconsin resident.

2. **DIRECT LOAN**  Amount Requested \$ \_\_\_\_\_ Purpose \_\_\_\_\_  
To be secured by collateral  Yes  No If yes, describe collateral \_\_\_\_\_  
Owner(s) of collateral \_\_\_\_\_

3. **CREDIT SALE**  Name of Seller \_\_\_\_\_ Credit Requested \$ \_\_\_\_\_ Cash Sale Price \$ \_\_\_\_\_  
Description of Sale Item \_\_\_\_\_ Intended Use \_\_\_\_\_  
To be secured by sale item  Yes  No  
Intended Owner(s) of sale item other than applicant(s) \_\_\_\_\_

## Applicant

Name \_\_\_\_\_

Marital Status (for secured credit or Wisconsin resident only)  Married  Unmarried  Legally Separated

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

Driver's License Number \_\_\_\_\_ State \_\_\_\_\_ Home Telephone \_\_\_\_\_

Number of Dependents (other than self & spouse) \_\_\_\_\_ Age(s) \_\_\_\_\_

Current Address \_\_\_\_\_  Own  Rent

City, State, Zip \_\_\_\_\_ Number of Years \_\_\_\_\_

Previous Address \_\_\_\_\_ Number of Years \_\_\_\_\_

Employer Name \_\_\_\_\_

Employer Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_ Bus. Phone Number \_\_\_\_\_

Position \_\_\_\_\_ Number of Years \_\_\_\_\_

Gross Income \$ \_\_\_\_\_  Week  Month  Year

Previous Employer \_\_\_\_\_ Number of Years \_\_\_\_\_

Medical Insurance  Yes  No Carrier \_\_\_\_\_

Disability or Wage  Yes  No Carrier \_\_\_\_\_

Continuation Insurance Monthly Benefit \$ \_\_\_\_\_

Other Income – Except alimony, child support, and maintenance \$ \_\_\_\_\_ Source \_\_\_\_\_  Mo.  Yr.

Name of nearest relative not living with you \_\_\_\_\_

Address: (City, State, and Zip) \_\_\_\_\_

**Spouse**

Co-Applicant (Joint Credit)  Non-Applicant

Name \_\_\_\_\_

Marital Status (for secured credit or Wisconsin resident only)  Married  Unmarried  Legally Separated

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

Driver's License Number \_\_\_\_\_ State \_\_\_\_\_ Home Telephone \_\_\_\_\_

Number of Dependents (other than self & spouse) \_\_\_\_\_ Age(s) \_\_\_\_\_

Current Address \_\_\_\_\_  Own  Rent

City, State, Zip \_\_\_\_\_ Number of Years \_\_\_\_\_

Previous Address \_\_\_\_\_ Number of Years \_\_\_\_\_

Employer Name \_\_\_\_\_

Employer Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_ Bus. Phone Number \_\_\_\_\_

Position \_\_\_\_\_ Number of Years \_\_\_\_\_

Gross Income \$ \_\_\_\_\_  Week  Month  Year

Previous Employer \_\_\_\_\_ Number of Years \_\_\_\_\_

Medical Insurance  Yes  No Carrier \_\_\_\_\_

Disability or Wage  Yes  No Carrier \_\_\_\_\_

Continuation Insurance Monthly Benefit \$ \_\_\_\_\_

Other Income – Except alimony, child support and maintenance \$ \_\_\_\_\_ Source \_\_\_\_\_  Mo.  Yr.

Name of nearest relative not living with you \_\_\_\_\_

Address: (city, state, and zip) \_\_\_\_\_

**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.**

**Applicant**

Kind of Income \_\_\_\_\_ Name of Payor \_\_\_\_\_

Address of Payor \_\_\_\_\_  
City and State \_\_\_\_\_ Zip Code \_\_\_\_\_

Payor's Employer \_\_\_\_\_

When Payments Are Due \_\_\_\_\_ Since When \_\_\_\_\_

Court \_\_\_\_\_

Amount per Month \$ \_\_\_\_\_ Ends \_\_\_\_\_ Amount Past Due \$ \_\_\_\_\_

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

**Spouse/Co-Applicant**

Kind of Income \_\_\_\_\_ Name of Payor \_\_\_\_\_

Address of Payor \_\_\_\_\_  
City and State \_\_\_\_\_ Zip Code \_\_\_\_\_

Payor's Employer \_\_\_\_\_

When Payments Are Due \_\_\_\_\_ Since When \_\_\_\_\_

Court \_\_\_\_\_

Amount per Month \$ \_\_\_\_\_ Ends \_\_\_\_\_ Amount Past Due \$ \_\_\_\_\_

INSTRUCTIONS FOR INFORMATION TO BE SUPPLIED BELOW

If married applicants are applying for Joint Credit, include **all** property of both spouses requested below. If married applicant is applying for Separate 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 01/01/86; 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 01/01/86, however acquired, and property acquired by named spouse by gift or inheritance at any time.

**Applicant**

Checking Account at:	Average Balance \$ _____
	<input type="checkbox"/> Sole <input type="checkbox"/> Joint* With _____
Savings or Certificate at:	Balance \$ _____
	<input type="checkbox"/> Sole <input type="checkbox"/> Joint* With _____
Savings or Certificate at:	Balance \$ _____
	<input type="checkbox"/> Sole <input type="checkbox"/> Joint* With _____
Stocks or Bonds:	Market Value \$ _____
	Description <input type="checkbox"/> Sole <input type="checkbox"/> Joint* With _____
	<input type="checkbox"/> Pledged To: _____
	<input type="checkbox"/> Unpledged
Location of Real Estate Owned	_____
Title in name of:	<input type="checkbox"/> Sole <input type="checkbox"/> Joint* With _____
Mortgage holder:	_____
Present value:	\$ _____ Cost \$ _____ Original Mortgage Amount: \$ _____
Mtg. amount owed:	\$ _____ Mortgage Payment: \$ _____
<hr/>	
<b>VEHICLE OWNED</b>	
Year and Make	_____
Title in name of:	<input type="checkbox"/> Sole <input type="checkbox"/> Joint* With _____
Financed by:	Balance \$ _____
Insurance Agent Or Company	_____
<hr/>	
<b>VEHICLE OWNED</b>	
Year and Make	_____
Title in name of:	<input type="checkbox"/> Sole <input type="checkbox"/> Joint* With _____
Financed by:	Balance \$ _____
Insurance Agent or Company	_____

\*"Joint" or Survivorship Marital Property which passes on death to the other named owner.

**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 furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision.

Describe Other Assets (except insurance)			
Title in name of:			
Value:			
Vested Pension, Hr-10, IRA, etc.	Owner		Amount
		\$	
Liabilities as Guarantor	\$ _____	To Whom _____	For Whom _____
	\$ _____	To Whom _____	For Whom _____
Defendant in Lawsuit:	Plaintiff		
Have you 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:		
List other names under which you received credit in last 7 years			

**THE FOLLOWING LIFE INSURANCE POLICIES ARE OWNED BY APPLICANT:**

Name Owner	Insured	Name of Company	Face Amount	Type	Beneficiary	Cash Value	Policy Loans	Mo. Prem.
						\$	\$	\$
						\$	\$	\$
						\$	\$	\$

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**Spouse/Co-Applicant**

Checking Account at:	Average Balance \$ _____
	<input type="checkbox"/> Sole <input type="checkbox"/> Joint* With _____
Savings or Certificate at:	Balance \$ _____
	<input type="checkbox"/> Sole <input type="checkbox"/> Joint* With _____
Savings or Certificate at:	Balance \$ _____
	<input type="checkbox"/> Sole <input type="checkbox"/> Joint* With _____
Stocks or Bonds:	Market Value \$ _____
	Description <input type="checkbox"/> Sole <input type="checkbox"/> Joint* With _____
	<input type="checkbox"/> Pledged To: _____
	<input type="checkbox"/> Unpledged
Location of Real Estate Owned	_____
Title in name of:	<input type="checkbox"/> Sole <input type="checkbox"/> Joint* With _____
Mortgage holder:	_____
Present value:	\$ _____ Cost \$ _____ Original Mortgage Amount: \$ _____
Mtg. Amount Owed:	\$ _____ Mortgage Payment: \$ _____
<b>VEHICLE OWNED</b>	
Year and Make	_____
Title in name of:	<input type="checkbox"/> Sole <input type="checkbox"/> Joint* With _____
Financed by:	_____ Balance \$ _____
Insurance Agent Or Company	_____
<b>VEHICLE OWNED</b>	
Year and Make	_____
Title in name of:	<input type="checkbox"/> Sole <input type="checkbox"/> Joint* With _____
Financed by:	_____ Balance \$ _____
Insurance Agent or Company	_____

\*"Joint" or Survivorship Marital Property which passes on death to the other named owner.

**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 furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision.

Describe Other Assets (except insurance)  Title in name of:  Value:	

Vested Pension, Hr-10, IRA, etc.	Owner	Amount
	\$	\$

Liabilities as Guarantor	\$	To Whom	For Whom
	\$	To Whom	For Whom
Defendant in Lawsuit:	Plaintiff		

Have you 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:

List other names under which you received credit in last 7 years	

THE FOLLOWING LIFE INSURANCE POLICIES ARE OWNED BY SPOUSE/CO-APPLICANT:

Name Owner	Insured	Name of Company	Face Amount	Type	Beneficiary	Cash Value	Policy Loans	Mo. Prem.
						\$	\$	\$
						\$	\$	\$
						\$	\$	\$

\*"Joint" or Survivorship Marital Property which passes on death to the other named owner.

**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 furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision.

LIST ALL DEBTS (OTHER THAN REAL ESTATE MORTGAGES), CREDIT CARDS, CHECK CREDIT, ACCOUNTS AND LEASES AT MERCHANTS, FINANCE COMPANIES, BANKS, CREDIT UNIONS, SAVINGS AND LOANS, INDIVIDUALS, ETC., WHETHER JOINT OR INDIVIDUAL, OF PERSONS NAMED AS APPLICANT AND SPOUSE/CO-APPLICANT. (ATTACH SEPARATE SHEET IF SPACE IS INADEQUATE.)

Name of Debtor	Name of Creditor	Address	Date Incurred	Collateral	Unpaid Balance \$	Monthly Payment \$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$

Rent Payments by: \_\_\_\_\_ Landlord: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Liability to Pay  Alimony  Child Support  Maintenance:

By Whom: \_\_\_\_\_ Amount: \$ \_\_\_\_\_ How Often \_\_\_\_\_ Ends: \_\_\_\_\_ Amt. Past Due: \$ \_\_\_\_\_

**NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL:** Under the Federal Equal Credit Opportunity Act, if the credit being applied for will be secured by a 1-4 family dwelling, you have the right to a copy of the appraisal report used in connection with your application. If a copy was not already provided to you and you would like a copy, please write to the creditor at the address on the bottom of this page. Be sure to include your name and address. The creditor must hear from you no later than ninety (90) days after it notifies you about action taken on your application or you withdraw your application.  In order to receive a copy of the appraisal report, you must also have paid for  the appraisal  the costs of photocopying the 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 correct, (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 (although the creditor may rely on these statements without any further verification), to furnish such information and any other 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 the creditor's property. **The creditor may share information on my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living with its affiliates unless I direct the creditor at the address shown below that such information if unrelated to my transactions or experiences with the creditor may not be shared by the creditor with its affiliates.**

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, under the provision of Title 18, Unites States Code, Section 1014.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_  
 Co-Applicant Spouse Signature \_\_\_\_\_ Date \_\_\_\_\_

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 transaction to my spouse.

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

**For Internal Use Only**

Application received for Creditor by: \_\_\_\_\_