



10586 Old St. Augustine Road, Jacksonville, FL 32257 (904) 260-8744

UNIVERSAL CREDIT APPLICATION

Section 1 Creditor information

TYPE OF CREDIT REQUESTED
IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.
FOR CREDITOR USE ONLY
Date _____ Class No. _____
Account No. _____
Approved [] By: _____
Declined [] By: _____

AMOUNT REQUESTED \$ _____
LENGTH OF LOAN _____
DESIRED PAYMENT DATE _____
PROCEEDS OF LOAN TO BE USED FOR: _____

Section 2 Individual Applicant Information

Last Name First Name Initial Birth date Area Code / Phone No. Social Security Number
Drivers License No. # of Dependents/Ages Name/Address of nearest relative not living with you Relationship Area Code / Phone No.
Residence Address City State Zip County Do you [] own or [] rent Length
Previous Address (If less than 5 years at current) City State Zip County Did you [] own or [] rent Length
Employer (Company Name & Address) City State Zip Length Area Code / Phone No.
Position or Title Salary Per Month Previous Employer (Company Name & Address) Length
Gross \$ Net \$
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
Source of other income Amount per Month Is any income used in this section likely to be reduced before the credit request is paid off?
\$ [] NO [] YES (Please explain)

Section 3 Joint Applicant or Other Party Information

Complete this Section only for joint credit or individual credit relying on income or assets from other sources, or is applicant is married and resides in a community property State.
Last Name First Name Initial Birth date Area Code / Phone No. Social Security Number
Drivers License No. # of Dependents/Ages Relationship to Applicant Residence Address (Street, City, State, & Zip) Length
Employer (Company Name & Address) City State Zip Length Area Code / Phone No.
Position or Title Salary Per Month Previous Employer (Company Name & Address) Length
Gross \$ Net \$
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
Source of other income Amount per Month Is any income used in this section likely to be reduced before the credit request is paid off?
\$ [] NO [] YES (Please explain)

Section 4 Marital Status

Complete this section only if for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as basis for repayment of the credit requested
Applicant [] Married [] Separated [] Unmarried (including single, divorced, and widowed)
Joint Applicant [] Married [] Separated [] Unmarried (including single, divorced, and widowed)

Section 5 Asset & Debt Information

Complete this section for both the Applicant and Joint Applicant (if applicable):
Are you obligated to make Alimony, Support, or Maintenance Payments? [] No [] Yes (if yes, complete details on the next line of this form)
Name & Address of Payee _____ Amount per Month \$ _____
Are you a co-maker, endorser, or guarantor on any loan or contract? [] No [] Yes If Yes, for whom? _____ to _____
Are there any unsatisfied judgments against you? [] No [] Yes If Yes, to who owed? _____ Amount \$ _____
Have you been declared bankrupt in the last 10 years? [] No [] Yes If Yes, Where? _____ Year? _____

Continued on reverse side

Section 5 (Continued)

Asset & Debt Information

ASSETS OWNED

DESCRIPTION OF ASSETS	NAME(S) ON ACCOUNT	SUBJECT TO DEBT?	VALUE
Checking Account Number(s) Location:			
Savings Account Number(s) Location:			
Certificate of Deposit(s) Location:			
Marketable Securities Issuer, type, # of shares:			
Real Estate Location, date acquired:			
Life Insurance Issuer, face value:			
Automobile(s) Make, model, year:			
Other(s) List:			
TOTAL ASSETS:			\$

OUTSTANDING DEBTS

CREDITOR	ACCOUNT #	NAME(S) ON ACCOUNT	AMOUNT	BALANCE	PAYMENT
Landlord or Mortgage Holder Location:	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(Omit Rent)	(Omit Rent)	
Automobile(s) Describe:					
TOTAL DEBTS:				\$	

Section 6

Secured Credit

Complete this section only if credit is to be secured. Briefly describe the property to be given as security

Property Description: _____

Name and Address of all Co-Owners on the property: _____

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

Section 7

Additional Disclosures

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act, the federal agency that administers compliance with this law concerning the creditor is: FDIC CONSUMER RESPONSE CENTER, 2345 GRAND BOULEVARD, STE 100, KANSAS CITY, MO 64108.

This information and the information provided on all accompanying financial statements and schedules are provided for the purpose of obtaining credit for Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be reviewed by creditors in its decision to grant such credit. This statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date signed below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18U.S.C. & 1014, and could result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor, their servicer's, assigns, affiliates, and subsidiaries to check their individual credit account, employment history, and any other information deemed relevant and to have a credit reporting agencies prepare a consumer credit report on them. Each Individual also certifies that the property purchased pursuant to this application is for their personal and/or business use; individual(s) are fully responsible for making all payments for such property; that such property will be in their possession or under their control until the amount financed and all finance charges have been paid in full; and that the individual(s) are not purchasing any property financed through Creditor on for the benefit or use of another without the prior written approval of the Creditor.

By signing below, the undersigned agree(s) to all the terms and conditions stated on front and back of this application, and agrees that the Creditor may keep this application whether or not it is approved.

Applicants Signature

Date

Applicants Signature

Date