

Loan Application – PANTHER CREDIT, LLC.

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 as a basis for repayment of the credit requested, complete only Sections A and C.
- ☐ If you are applying for joint credit, with another person, complete all Sections, providing information in B about the joint application.
- ☐ If you are applying for individual credit, but are relying on income from alimony, child support, separate maintenance or on the income or assets of another person as the basis for repayment of credit requested, complete all sections, providing information in B about the person on whose alimony, support, maintenance payments, income or assets you are relying.

BY:	DATE/TIME	SOURCE/DEALER	___IN OFFICE	PURPOSE	AMOUNT REQUESTED
			PHONE		
	___MARRIED ___UNMARRIED ___SEPERATED	___MAIL			

SECTION A				APPLICANT		SECTION B				CO APPLICANT					
LAST NAME		FIRST		MID.INT.		LAST NAME		FIRST		MID.INT.					
DATE OF BIRTH		AGE	DEPENDANTS	SOCIAL SECURITY #		DATE OF BIRTH		AGE	DEPENDANTS	SOCIAL SECURITY #					
___OWN ___RENT ___OTHER		STREET ADDRESS				___OWN ___RENT ___OTHER		STREET ADDRESS							
CITY		STATE		ZIPCODE		CITY		STATE		ZIPCODE					
MONTHLY MTG./RENT PAYMENT		SINCE		HOME PHONE/CELL PHONE		MONTHLY MTG./RENT PAYMENT		SINCE		HOME PHONE/CELLPHONE					
PREVIOUS ADDRESS		CITY		ST ZIPCODE		PREVIOUS ADDRESS		CITY		ST ZIPCODE					
LANDLORD/MORTGAGE HOLDER		ADDRESS		CITY		STATE, ZIP		PHONE							
APPLICANT INCOME				CO-APPLICANT INCOME											
EMPLOYER/SOURCE OF INCOME*		EMPLOYER PHONE / SUPERVISOR NAME				EMPLOYER/SOURCE OF INCOME*		EMPLOYER PHONE / SUPERVISOR NAME							
ADDRESS				ADDRESS											
POSITION		SINCE		NET MONTHLY INCOME		DATE RECEIVED		POSITION		SINCE		NET MONTHLY		DATE RECIEVED	
PREVIOUS EMPLOYER		HOW LONG		PHONE		PREVIOUS EMPLOYER		HOW LONG		PHONE					
_____		_____		_____		_____		_____		_____					
_____		_____		_____		_____		_____		_____					

SECTION C- ASSET AND DEBT INFORMATION

( If Section B has been completed, this section should be completed using information about both the Applicant and Co 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).

OTHER ASSETS/ADDITIONAL INCOME SOURCE*		OTHER ASSETS/ADDITIONAL INCOME SOURCE*					
*Alimony, child support, 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							
AUTO-MAKE/YEAR/MODEL		LIEN HOLDER		AUTO-MAKE/YEAR/MODEL		LIEN HOLDER	

BANK: CHECKING ACCOUNT # \_\_\_\_\_BANK: SAVINGS ACCOUNT # \_\_\_\_\_

CREDIT REFERENCES- APPLICANT AND/OR CO APPLICANT

CREDITOR	DIRECT CALL	CREDIT BUREAU	DATE OPEN	HIGH CREDIT	TERMS	PMT	BALANCE	SECURITY	LAST PAID	NEXT DUE	RATING	PREV. EXP.
TOTALS	XXX	XXXX	XXX						XXXXXXXX	XXXXXX	XXXX	XXXXXX

I WARRANT THAT THE INFORMATION PROVIDED IN THIS CREDIT APPLICATION IS TRUE AND CORRECT AND PROVIDES ALL EXISTING INFORMATION CONCERNING MY OUTSTANDING INDEBTEDNESS AND CREDITWORTHINESS. NO DEBTS HAVE BEEN OMITTED AND ALL DEBTS HAVE BEEN FULLY DISCLOSED. I UNDERSTAND THAT THE INFORMATION PROVIDED, THE VERIFICATION OF THAT INFORMATION AND ANY CREDIT REPORTS OBTAINED WILL BE REASONABLY RELIED UPON BY LENDER IN APPROVING OR REJECTING THIS APPLICATION. I AUTHORIZE LENDER TO COMMUNICATE WITH THIRD PARTIES AND OBTAIN SUCH INFORMATION AS LENDER MAY REQUIRE CONCERNING THE STATEMENTS MADE IN THIS APPLICATION AND MY ACCOUNT INCLUDING, WITHOUT LIMITATION, FOR THE PURPOSES OF EXTENDING NEW CREDIT, REVIEWING CREDIT INFORMATION OR COLLECTING MY ACCOUNT. I AUTHORIZE ANY THIRD PARTY TO RELEASE INFORMATION LENDER MAY REQUIRE, NOW OR IN THE FUTURE. THIS AUTHORIZATION INCLUDES, BUT IS NOT LIMITED TO, LENDER CONTACTING CONSUMER REPORTING AGENCIES TO OBTAIN A CONSUMER REPORT AS WELL AS NONAFFILIATED FINANCIAL COMPANIES THAT MAY BE LISTED ON MY APPLICATION OR IN MY CONSUMER REPORT. I FURTHER AUTHORIZE LENDER TO ANSWER QUESTIONS FROM MY PRESENT OR POTENTIAL CREDITORS ABOUT LENDER'S CREDIT EXPERIENCE WITH ME, OR FROM OTHERS WHO I MAY HAVE AUTHORIZED TO RECEIVE SUCH INFORMATION. **THIS CONSENT MAY BE REVOKED AT ANY TIME.** I UNDERSTAND THAT THE PURCHASE OF CREDIT INSURANCE IS NOT REQUIRED BY LENDER TO OBTAIN A LOAN. I UNDERSTAND THAT I WILL RECEIVE NOTICE OF APPROVAL OR REJECTION OF MY APPLICATION WITHIN 30 DAYS OF THE ACTION TAKEN AND THAT I CAN REQUEST LENDER'S REASONS IF REJECTED. I AUTHORIZE THE LENDER TO MAIL OFFERS FOR NEW LOANS TO ME. I AUTHORIZE THE LENDER TO COMMUNICATE WITH ME THROUGH MAIL, BY PHONE, TEXT MESSAGE OR SOCIAL MEDIA.

APPLICANTS SIGNATURE	DATE	APPLICANTS DRIVERS LICENSE #/ OR OTHER ID	DATE
CO- APPLICANTS SIGNATURE	DATE	CO-APPLICANT'S DRIVERS LICENSE # OR OTHER ID	DATE
LENDER/INTERVIEWERS SIGNATURE	DATE		

NOTICE REGARDING EQUAL CREDIT OPPORTUNITY ACT  
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 (PROVIDED 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.

CUST. NAME_____	OFFICE_____	DATE_____
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<b><u>ADDRESS VERIFICATION</u></b>
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PRESENT ADDRESS :

DATE	PHONE	LANDLORD/MORTGAGE HOLDER	DATE OF RESIDENCE	PAYMENT AMOUNT	HOW PAID	INITIALS

FORMER ADDRESS:

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<b><u>EMPLOYMENT VERIFICATION</u></b>
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PRESENT EMPLOYMENT

	PHONE	PERSON SPOKEN TO	DATES EMPLOYED	POSITION	INCOME	FULLTIME	PART-TIME	SEAS/TEMP	INITIALS
APPLICANT									
CO-APPLICANT									

<b><u>INCOME VERIFICATION</u></b>
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	PAYSTUB DATE	W-2 DATE	GROSS PAY	NET PAY
APPLICANT				
CO-APPLICANT				

PART-TIME EMPLOYMENT

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<b><u>INCOME ANALYSIS</u></b>
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		BEFORE LOAN	AFTER LOAN
APPLICANTS NET INCOME		TOTAL NET INCOME	
		TOTAL INSTALLMENTS INCLUDING RENT AND MTG	
CO- APPLICANTS NET INCOME		DISCRETIONARY INCOME BEFORE LIVING EXPENSES	\$
		<b><u>LIVING EXPENSES</u></b>	
ALIMONY/CHILDSUPPORT SOURCE_____		TRANSPORTATION	
		GROCERIES	
OTHER (INCLUDING SOCIAL SECURITY, PENSION AND OTHER PROVABLE INCOME)		PHONE/UTILITIES	
		INSURANCE	
PART TIME JOBS		OTHER/MISC (DAYCARE, MEDICAL, ENTERTAINMENT	
		ALIMONY/CHILDSUPPORT	
TOTAL NET DISPOSABLE INCOME	\$	TOTAL OUTGO (INCLUDING INSTALLMENT PAYMENTS)	\$
		DISCRETIONARY INCOME	\$

<b>APPROVAL OR ADVERSE ACTION INFORMATION</b>
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<u>APPROVED BY</u>	<u>MAX CREDIT</u>	<u>AMOUNT APPROVED</u>	<u>TERMS</u>	<u>SECURITY</u>
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Loan Closer\_\_\_\_\_ Reviewed By\_\_\_\_\_

**ACTION ON THE CREDIT APPLICATION**

\_\_\_\_APPROVAL      \_\_\_\_DISAPPROVAL      \_\_\_\_ CANCELLED BY APPLICANT (REASONS)\_\_\_\_\_

1. Credit application incomplete.....

2. Insufficient number of credit references.....

3. Temporary or irregular employment.....

4. Unable to verify employment.....

5. Length of employment.....

6. Income insufficient for amount requested.....

7. Excessive obligations in relation to income.....

8. Unable to verify income.....

9. Value or type of collateral not sufficient.....

10. Length of residence.....
11. Temporary residence.....

12. No credit file.....

13. Limited credit experience.....

14. Poor credit performance with us.....

15. Delinquent past or present credit obligations with others.....

16. Garnishment, attachment, foreclosure, repossession collection action or judgment.....

17. Bankruptcy.....

18. Other, specify.....