

# CEDAR RIVER **FINANCE** Credit Application

For Business Named: \_\_\_\_\_

Estimated Amount of Loan: \_\_\_\_\_

## APPLICANT

[ ] Co-Applicant      [ ] Co-Signer

Fill out items that are different from applicants

Last Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ DL Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ DL Number: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Home Phone Number: \_\_\_\_\_

Home Phone Number: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Email: \_\_\_\_\_

Marital Status: [ ] Married [ ] Unmarried [ ] Partnered

Marital Status: [ ] Married [ ] Unmarried [ ] Partnered

Nearest Living Relative NOT living with you: provide Name, Relationship & Phone #

Nearest Living Relative NOT living with you: provide Name, Relationship & Phone #

### RESIDENCE

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Home Address: \_\_\_\_\_ Since: \_\_\_\_\_

Home Address: \_\_\_\_\_ Since: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Mailing Address if Different:

Mailing Address if Different:

Do you own, rent, other (if other please specify): \_\_\_\_\_

Do you own, rent, other (if other please specify): \_\_\_\_\_

Monthly mortgage or Rent payment: \_\_\_\_\_

Monthly mortgage or Rent payment: \_\_\_\_\_

### EMPLOYMENT

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Employer's Name: \_\_\_\_\_

Employer's Name: \_\_\_\_\_

City, State: \_\_\_\_\_

City, State: \_\_\_\_\_

Phone: \_\_\_\_\_

Phone: \_\_\_\_\_

Start Date: (Mo/Yr): \_\_\_\_\_

Start Date: (Mo/Yr): \_\_\_\_\_

Occupation: \_\_\_\_\_

Occupation: \_\_\_\_\_

### INCOME

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Gross Monthly Income or Net Salary: \_\_\_\_\_

Gross Monthly Income or Net Salary: \_\_\_\_\_

Other Income\*: \_\_\_\_\_

Other Income\*: \_\_\_\_\_

### BANKING RELATIONS

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Your Bank's Name: \_\_\_\_\_

Your Bank's Name: \_\_\_\_\_

Do you have - (check all that apply to you)    [ ] Checking      [ ] Savings

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Please read before signing application:

The above information is for the purpose of obtaining credit and is warranted and true. I agree to pay all bills upon receipt of statement or as otherwise expressly agreed. I hereby authorize that Cedar River Finance Company and or it's assignee, any credit bureau or other investigative agency employed by such person investigate the references herein listed by statements or other data obtained by me or from any other person pertaining to my credit and financial responsibility. The Federal Equal Credit opportunity Act prohibits creditors from discriminating against a credit applicant on the base of race, color, religion, national origin, sex, marital status, age (provided that 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 programs; 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 this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Applicants Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Applicant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

\*You need not disclose alimony, child support or separate maintenance income if you do not wish to have it considered as basis for repaying this obligation.

FOR FINANCE DEPT USE ONLY: Credit Score Applicant - _____		Credit Score Co-Applicant - _____	
HUCL - _____	Derog - Y/N _____	Job Time - _____	Home Owner/ Mobile Home Owner/ Renter      Grade - _____
Gross Income: _____	Debt Ratio - _____%	Initial Credit Line - \$ _____	By: _____      Date: _____
Verified with Credit Report &/or Checked Photo ID [ ]		Re-verification Date: _____	