



# PERSONAL CREDIT APPLICATION

(If applying for a home purchase or home improvement loan, please use the separate application form designed for such purpose.)

The loan is being applied for: <input type="checkbox"/> Individually <input type="checkbox"/> Jointly	Loan Type: <input type="checkbox"/> Unsecured <input type="checkbox"/> Secured <input type="checkbox"/> Home Equity Term <input type="checkbox"/> Home Equity Line of Credit
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Loan Purpose: _____	Preferred Length of Payment Terms (in months): _____	Collateral Offered: <input type="checkbox"/> Auto <input type="checkbox"/> Boat <input type="checkbox"/> RV <input type="checkbox"/> Other Vehicle
Amount of Loan Request: \$ _____	Year _____ Make _____ Model _____ Other _____	

OPTIONAL INSURANCE	
<input type="checkbox"/> Yes, I would like Credit Insurance Single Life Insurance Single Life and Disability Insurance Joint Life Insurance Joint Life and Single Disability Insurance	<input type="checkbox"/> No, I would not like Credit Insurance

## APPLICANT INFORMATION

First Name		Middle Initial	Last Name	
Home Phone Number		Social Security Number		Date of Birth / /
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Number of Dependents	Email Address	
Identification Type <input type="checkbox"/> Driver License <input type="checkbox"/> Passport <input type="checkbox"/> Other _____		Identification Number	State/Country of Issue	Identification Issue Date / /
Current Residential Address		City	State TX	Zip
<input type="checkbox"/> Own <input type="checkbox"/> Live with Parents/Relatives <input type="checkbox"/> Rent <input type="checkbox"/> Other _____		Length of Residence at Current Address Years Months		
Previous Address if Less Than 2 Years at Current		City	State TX	Zip
Length of Residence at Previous Address: Years Months				
<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed		Salary Information: \$ Monthly Net Salary \$ Monthly Gross Salary		
Current Employer	Address		City	State TX
Title or Job Description	Employer's Phone Number	Time with Current Employer Years Months		Time with Previous Employer Years Months
Nearest Relative Not Living with You	Street Address	City	State TX	Zip
				Phone Number

## CO-APPLICANT INFORMATION

First Name		Middle Initial	Last Name	
Home Phone Number		Social Security Number		Date of Birth / /
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Number of Dependents	Email Address	
Identification Type : <input type="checkbox"/> Driver License <input type="checkbox"/> Passport <input type="checkbox"/> Other _____		Identification Number	State/Country of Issue	Identification Issue Date / /
Current Residential Address		City	State TX	Zip
<input type="checkbox"/> Own <input type="checkbox"/> Live with Parents/Relatives <input type="checkbox"/> Rent <input type="checkbox"/> Other _____		Length of Residence at Current Address Years Months		
Previous Address if Less Than 2 Years at Current		City	State TX	Zip
Length of Residence at Previous Address: Years Months				
<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed		Salary Information: \$ Monthly Net Salary \$ Monthly Gross Salary		
Current Employer	Address		City	State TX
Title or Job Description	Employer's Phone Number	Time with Current Employer Years Months		Time with Previous Employer Years Months
Nearest Relative Not Living with You	Street Address	City	State TX	Zip
				Phone Number

## OTHER INCOME

Other Income Source \_\_\_\_\_ Monthly Amount \$ \_\_\_\_\_

Other Income Source \_\_\_\_\_ Monthly Amount \$ \_\_\_\_\_

Note: 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 the obligation.

## CREDIT REFERENCES OR FINANCIAL OBLIGATIONS

### Current Outstanding Financial Obligations

1) Landlord or Mortgage Company \_\_\_\_\_ Balance Due \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

2) Auto Financing Through \_\_\_\_\_ Balance Due \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

3) Other Creditor Name \_\_\_\_\_ Balance Due \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

4) Other Creditor Name \_\_\_\_\_ Balance Due \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

5) Annual Real Estate Taxes \_\_\_\_\_ \$ \_\_\_\_\_

6) Annual Homeowners' Insurance \_\_\_\_\_ \$ \_\_\_\_\_

7) Annual Homeowners' Association dues \_\_\_\_\_ \$ \_\_\_\_\_

8) Other annual mortgage fees \_\_\_\_\_ \$ \_\_\_\_\_

Do you have a checking account?  Yes  No Bank Name: Account Number: \_\_\_\_\_ Balance: \$ \_\_\_\_\_

Do you have a savings account?  Yes  No Bank Name: Account Number: \_\_\_\_\_ Balance: \$ \_\_\_\_\_

## FOR HOME EQUITY LOANS

Estimated Current Value \$ \_\_\_\_\_ Source of Estimated Value  Tax Valuation  Appraisal  Purchase Price

Property Type  Single Family  Townhouse  Condominium  Two-to-Four Families  Mobile Home with Lot

Do you have a mortgage on the property?  Yes  No If yes, Lender's Name \_\_\_\_\_ Current Mortgage Balance \$ \_\_\_\_\_

Do you have a second mortgage or home equity loan?  Yes  No If yes, Lender's Name \_\_\_\_\_ Current Mortgage Balance \$ \_\_\_\_\_

Do you plan to pay off the second mortgage with the home equity loan you're applying for today?  Yes  No

## OTHER INFORMATION

Are you obligated to pay alimony, child support, or other support or maintenance?

Applicant  Yes  No If yes, to whom? \_\_\_\_\_ Amount \$ \_\_\_\_\_

Co-Applicant  Yes  No If yes, to whom? \_\_\_\_\_ Amount \$ \_\_\_\_\_

Have you declared bankruptcy in the last seven (7) years?

Applicant  Yes  No If yes, date / / Status:  Dismissed  Discharged  Pay through Plan

Co-Applicant  Yes  No If yes, date / / Status:  Dismissed  Discharged  Pay through Plan

Are there any outstanding judgments, liens or pending lawsuits against you?

Applicant  Yes  No If yes, to whom? \_\_\_\_\_ Amount \$ \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_

Co-Applicant  Yes  No If yes, to whom? \_\_\_\_\_ Amount \$ \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_

Are you an endorser, guarantor or co-maker on any other debt?

Applicant  Yes  No If yes, to whom? \_\_\_\_\_ Amount \$ \_\_\_\_\_

Co-Applicant  Yes  No If yes, to whom? \_\_\_\_\_ Amount \$ \_\_\_\_\_

## TERMS, AUTHORIZATIONS AND DISCLOSURES

### FEDERAL CREDIT APPLICATION DISCLOSURE:

I have applied for an extension of credit with you. You are soliciting, offering or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER: (1) my purchase of an insurance product or annuity from you or from any of your affiliates; or (2) my agreement not to obtain or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.**

By signing below, I certify that everything stated in this application and on any attachment hereto, including information submitted on behalf of a co-applicant, if applicable, is correct to the best of my knowledge, and that such information has been answered thoroughly and accurately. I further certify that I am authorized to submit this application on behalf of any co-applicant. I understand that this application is subject to approval, and that Sterling Bank will retain this application whether or not it is approved. Sterling Bank is authorized to check my credit and employment history and to answer any questions about Sterling Bank's credit experience with me. I agree to notify Sterling Bank of any material adverse change in my financial condition and to furnish current financial information if requested by Sterling Bank.

**FOR HOME EQUITY LOAN APPLICANTS:** By signing below, I acknowledge receipt of the Notice Concerning Extensions of Credit disclosure.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

FOR INTERNAL USE ONLY

Loan Application Received: \_\_\_\_/\_\_\_\_/\_\_\_\_

In Person  Phone

Mail  Fax

Email

Other \_\_\_\_\_ Initials: \_\_\_\_\_



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