

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: _____ Social Security Number: _____

Date of Birth: _____ 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

EMPLOYMENT

Employer's Name: _____

Employer's Name: _____

City, State: _____

City, State: _____

Phone: _____

Phone: _____

Start Date: (Mo/Yr): _____

Start Date: (Mo/Yr): _____

Occupation: _____

Occupation: _____

INCOME

INCOME

Gross Monthly Income or Net Salary: _____

Gross Monthly Income or Net Salary: _____

Other Income*: _____

Other Income*: _____

BANKING RELATIONS

BANKING RELATIONS

Your Bank's Name: _____

Your Bank's Name: _____

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

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

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 date 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: _____			