



# APPLICATION FOR CREDIT

Installment Loan for \$ \_\_\_\_\_ Purpose \_\_\_\_\_

Visa Debit Card

Personal Reserve Account

**IMPORTANT NOTICE:** Under Arizona Law, property (including salary or wages) acquired by either husband or wife during marriage is the community property of both; property acquired before marriage, acquired after marriage by gift or inheritance, and the income there from is the separate property of the spouse who acquired it. Community Obligation: "This application, UNLESS OTHERWISE MARKED BELOW, is an application for credit extended as a debt of the marital community, based upon the creditworthiness of that community." Supply all information requested on the application.

Sole and Separate Obligation: This is an application for individual credit as a SOLE AND SEPARATE DEBT which will be evaluated without regard to the assets, income or creditworthiness of the applicant's spouse or the applicant's marital community. (The applicant should list only marital status, and no other information should be given regarding the spouse (if any) except name and address. Applicant should also list all debts for which he/she is obligated by signing a promise to pay and should also list all sole and separate assets and income.)

## APPLICANT(S) INFORMATION If there is a co-applicant and the co-applicant is not your spouse, the co-applicant is required to complete a separate application

APPLICANT'S NAME Last		First		Middle	Age	Birthdate	Social Security Number	Home Phone #
PRESENT ADDRESS				City	State	ZIP	How Long	
FORMER ADDRESS				City	State	ZIP	How Long	
PRESENT EMPLOYER			Wkly Hours	Position	Gross Salary	Business Phone	How Long	
PREVIOUS EMPLOYER				Position	Gross Salary	Business Phone	How Long	
<input type="checkbox"/> UNMARRIED <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> DIVORCED				SELF EMPLOYED	<input type="checkbox"/> YES <input type="checkbox"/> NO		No. of Dependents	No. Years in Arizona
SPOUSE OR CO-APPLICANT NAME					Age	Birthdate	Social Security Number	Home Phone #
PRESENT ADDRESS				City	State	ZIP	How Long	
PRESENT EMPLOYER			Wkly Hours	Position	Gross Salary	Business Phone	How Long	

**Income from alimony, child support, or maintenance payments need not be revealed if you do not choose to disclose such income in applying for credit.**

SOURCE OF OTHER INCOME \_\_\_\_\_ GROSS AMOUNT OF OTHER INCOME \_\_\_\_\_

NAME OF NEAREST RELATIVE OR FRIEND NOT LIVING WITH YOU \_\_\_\_\_ ADDRESS \_\_\_\_\_

BANK OR SAVINGS AND LOAN ASSOCIATION (NAME & BRANCH)				CHECKING ACCT #	SAVINGS ACCOUNT #
<input type="checkbox"/> RENT <input type="checkbox"/> OWN		MORTGAGE HOLDER OR LANDLORD	PURCHASE PRICE	AMOUNT OWING	MONTHLY PAYMENT/RENT
YEAR & MAKE OF AUTO	AUTO FINANCED THROUGH	DRIVERS LIC #	STATE	AMOUNT OWING	MONTHLY PAYMENT

## CREDIT REFERENCES & DEBTS OUTSTANDING (Banks, Finance Companies, Credit Unions, Credit Cards & Others – Excluding Those Listed Above)

NAME & ADDRESS OF CREDITOR	ACCOUNT NO.	ORIGINAL AMT	BALANCE OWING	MONTHLY PAYMENT
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____

HAVE YOU EVER HAD A REPOSSESSION?	<input type="checkbox"/> YES <input type="checkbox"/> NO	HAVE YOU EVER FILED BANKRUPTCY?	<input type="checkbox"/> YES <input type="checkbox"/> NO	IF YES, WHERE?	YEAR?
DO YOU HAVE LIFE INSURANCE?	<input type="checkbox"/> YES <input type="checkbox"/> NO	AMOUNT?	NAME OF COMPANY		

(Application continued on next page)



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## SHORT FORM STATEMENT

ASSETS		LIABILITIES	
Cash (on hand or in banks)	\$ _____	Current Liabilities (short term loans due to payoff within 1 year)	\$ _____
Stocks & Bonds (Series E, etc.)	\$ _____	_____	\$ _____
Loan Value Life Ins(Face Amt)	\$ _____	Loans on Life Insurance	\$ _____
Furniture & Appliance (Present Value)	\$ _____	Contracts & Loans on Furn & Appliances	\$ _____
Auto (present value)	\$ _____	Contracts & Loans on Autos, etc.	\$ _____
Real Estate (Home. Est. Value)	\$ _____	Due on home (Mort. & Contracts)	\$ _____
Real Estate (Other, Estimated value)	\$ _____	Due on other Real Estate	\$ _____
Other Assets (Describe)	\$ _____	Other Loans, Notes or Contracts owed	\$ _____
_____	_____	Other liabilities (Describe)	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	<b>TOTAL LIABILITIES:</b>	\$ _____
<b>TOTAL ASSETS:</b>	\$ _____	<b>NET WORTH:</b>	\$ _____
		<b>TOTAL:</b>	\$ _____

This Financial Statement is made with the intent that the bank rely thereon in extending credit to me. I represent that this statement is complete and accurate and sets forth all my obligations. I agree to give the bank immediate notice of any unfavorable change in my financial condition. Any contingent liabilities I have are fully explained above.

Financial Statement as of \_\_\_\_\_, 20\_\_\_\_ Signature \_\_\_\_\_

\_\_\_\_\_  
 Applicant Signature Date Spouse or Co-Applicant Signature Date

APPROVED     DECLINED    Signature of Loan Officer \_\_\_\_\_ Date \_\_\_\_\_

Send completed application via fax to Attn: Credit Administration at 602-840-1864 or via mail to Heritage Bank, Attn: Credit Administration, 4222 E. Camelback Rd., Ste. J200, Phoenix, AZ 85018.

