



PO Box 241 Onaway, Michigan 46765 Phone: 989-733-4369

CREDIT APPLICATION

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 and not the income or assets of another person as the basis for repayment of the credit requested, complete only Section A and D.
If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

Amount Request \$ For Tuition & Books to attend Industrial Arts Institute- Welding Program

SECTION A - INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): Birthdate: / /
Email Address (optional): Home Phone: Other Phone (optional):
Present Street Address: Years there:
City: State: Zip:
Social Security No.: Driver's License No.:
Previous Street Address: Years there:
City: State: Zip:
Present Employer: Years there: Telephone:
Position or title: Name of supervisor:
Employer's Address:
Previous Employer: Years there:
Previous Employer's Address:
Present net salary or commission: \$ per No. Dependents: Ages:

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 this obligation.

Alimony, child support, separate maintenance received under: court order written agreement oral understanding

Other income: \$ per Source(s) of other income:

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

Yes (Explain in detail on a separate sheet.) No

Checking Account No.: Institution and Branch:
Savings Account No.: Institution and Branch:
Name of nearest relative not living with you: Telephone:
Relationship: Address:

SECTION B - INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary.)

Full Name (Last, First, Middle): Birthdate: / /
Relationship to Applicant (if any):
Email Address (optional): Home Phone: Other Phone (optional):
Present Street Address: Years there:
City: State: Zip:
Social Security No.: Driver's License No.:
Previous Street Address: Years there:
City: State: Zip:
Present Employer: Years there: Telephone:
Position or title: Name of supervisor:
Employer's Address:
Previous Employer: Years there:
Previous Employer's Address:
Present net salary or commission: \$ per No. Dependents: Ages:

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 this obligation.

Alimony, child support, separate maintenance received under: court order written agreement oral understanding

Other income: \$ per Source(s) of other income:

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

Yes (Explain in detail on a separate sheet.) No

Checking Account No.: Institution and Branch:
Savings Account No.: Institution and Branch:
Name of nearest relative not living with you: Telephone:
Relationship: Address:



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**SECTION C – MARITAL STATUS**

**(Do not complete if this is an application for individual credit.)**

Applicant:  Married       Separated       Unmarried (including single, divorced, and widowed)  
 Other Party:  Married       Separated       Unmarried (including single, divorced, and widowed)

**SECTION D – ASSET AND DEBT INFORMATION** (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint 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.)

**ASSETS OWNED** (use separate sheet if necessary.)

Description of Assets	Value	Subject to Debt? Yes/No	Names(s) of Owner(s)
Cash	\$		
Automobiles (Make, Model, Year)			
Cash Value of Life insurance (Issuer, Face Value)			
Real Estate (Location, Date Acquired)			
Marketable Securities (Issuer, Type, No. of Shares)			
Other (List)			
Total Assets	\$		

**OUTSTANDING DEBTS** (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

Creditor	Type of Debt Or Acct. No.	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No
1. (Landlord or Mortgage Holder)	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		\$ (Omit rent)	\$ (Omit rent)	\$	
2.						
3.						
Total Debts			\$	\$	\$	

(Credit References) Date paid

- 1.
- 2.

Are you a co-maker, endorser, or Guarantor on any loan or contract?    Yes     No     If "yes" for whom?    To whom?

Are there any unsatisfied judgments against you?    Yes     No     Amount \$    If "yes" to whom?

Have you been declared bankrupt in the last 14 years?    Yes     No     If "yes" where?    Year

Other Obligations – (E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

In this paragraph, "you" and "your" refer to the applicant signing below, and "we," "us," and "our," refer to the Seller, any creditor(s) selected to receive this credit application or who take assignment of the credit contract, and each of their successors and assignees. By signing below you:

- (1) Certify that the information in this application is complete and correct;
- (2) Authorize us to investigate your credit and employment history, including by obtaining consumer credit reports on you periodically and gathering any employment history we consider necessary and appropriate, and agree that anyone receiving a copy of this credit application is authorized to provide us with such information;
- (3) Authorize us to release information about our credit experience with you;
- (4) Authorize our affiliates to obtain consumer credit reports on you in connection with your application and periodically;
- (5) Understand that we will retain this application whether or not it is approved, and that it is your responsibility to notify us of any change of name, address, or employment;
- (6) Agree that if an account is created for you, all of the following will also apply:
  - (a) We may monitor and record telephone calls regarding your account to assure the quality of our service or for other reasons;

