



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

**CREDIT APPLICATION**

**IMPORTANT: A Co-Signer is Mandatory and 10 % down payment is required for your borrowed request. Read these Directions before completing this Application.**

Amount Request \_\_\_\_\_ For Tuition 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. Dependants: \_\_\_\_\_ 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: Position or title: \_\_\_\_\_ Years there: Name Telephone: \_\_\_\_\_  
of supervisor: \_\_\_\_\_  
Employer's Address: \_\_\_\_\_  
Previous Employer: \_\_\_\_\_ Years there: \_\_\_\_\_  
Previous Employer's Address: \_\_\_\_\_  
Present net salary or commission: \$ \_\_\_\_\_ per \_\_\_\_\_ No. Dependants: \_\_\_\_\_ 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

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Are you a co-maker, endorser, or Guarantor on any loan or contract?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If "yes" for whom?	To whom?
Are there any unsatisfied judgments against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Amount \$	If "yes" to whom?
Have you been declared bankrupt in the last 14 years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	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:

- Certify that the information in this application is complete and correct;
- 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;
- Authorize us to release information about our credit experience with you;
- Authorize our affiliates to obtain consumer credit reports on you in connection with your application and periodically;
- 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;
- Agree that if an account is created for you, all of the following will also apply:
  - We may monitor and record telephone calls regarding your account to assure the quality of our service or for other reasons;



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- (b) You expressly consent to us using prerecorded/artificial voice messages, text messages and/or automatic dialing equipment while servicing or collecting your account, as the law allows;
- (c) You agree that we may take these actions to contact you using any telephone number(s) that you provide us in this credit application, you provide to us in the future, or we get from another source, even if the number is for a mobile telephone and/or our using the number results in charges to you by your mobile service provider;
- (d) You agree that if you gave us a mobile phone number in your application, or if you later give us a mobile phone number, or if we get a mobile phone number for you from another source, we may contact you by text message or phone call on that mobile phone regarding your account, notwithstanding the fact that there is a possibility that a third party may see our text message to you, and you represent that any mobile phone number you gave us or will give us is your mobile phone number alone; and
- (e) You agree that if you gave us an e-mail address in your application, or if you later give us an email address, or if we get an email address for you from another source, we may contact you by email regarding your account, notwithstanding the fact that e-mail is not a secure means of communication and that there is a possibility that a third party may see our email to you, and you represent that any email address you gave us or will give us is your email address alone.

I acknowledge that I have read and understood the application and the disclosures contained above.

Applicant's Signature	Date	Other Signature	Date
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**References**

References you provide will be used for purposes of underwriting your application, verifying your identity, and servicing and collecting your account (but only if we are unable to contact you). We will never reveal the existence of your debt to a reference, unless you give us consent to do so.

Name	Address	Home Phone	Cell Phone	Relationship



I authorize NOBLE PATH to order a consumer credit report and verify other credit information as necessary. I further authorize NOBLE PATH to discuss my application and credit worthiness with authorized personnel at Industrial Arts Institute (IAI). By signing below I further authorize NOBLE PATH to discuss my account status with Industrial Arts Institute as guarantor. It is understood that a photocopy of this form will also serve as authorization

The information the lender obtains is only to be used in the processing of my obligation for an installment loan.

Applicant	Date
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Co-Applicant	Date
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**NOTICE OF NONDISCRIMINATORY POLICY AS TO STUDENTS**

The Industrial Arts Institute admits students of any race, color, national and ethnic origin, to all the rights, privileges programs, and activities generally accorded or made available to students at the Institute. It does not discriminate based on race color, national and ethnic origin in administration of its educational policies, scholarships and loan programs and other Institute- administered programs.