

Sacramento Van Conversions & Mobility Services

5821 Florin Perkins Rd., Sacramento, CA 95828 * (916) 381-8267 * Fax (916) 381-1946

CONSUMER CREDIT APPLICATION

Instructions to Married Applicant(s): Answer all questions relating to you. Also answer all questions relating to your spouse unless you are separated and your spouse is not also applying for credit. All income and property will be assumed to be community property and all obligations will be assumed to be community debts unless "SP" is written next to the income, property or debt.

Each applicant may apply for individual or joint credit, regardless of marital status. This application is for: Individual credit. Joint credit with the applicant's spouse. Joint credit with _____ whose separate credit application is attached.

APPLICANT

NAME(First, Middle Initial, Last)				# IN FAMILY	US CITIZEN ___Yes ___No
DATE OF BIRTH / /	SOCIAL SECURITY # - -	DRIVER'S LICENSE #		___MARRIED ___SEPARATED ___UNMARRIED (Single, Divorced, or Widowed)	
CURRENT ADDRESS (Street, City, State & Zip Code) – Street Address MUST be shown. No P.O. Boxes.				HOW LONG ___Years ___Months	___Own ___Rent \$ _____Month
CURRENT MAILING ADDRESS (If different)				HOME TELEPHONE ()	
PREVIOUS ADDRESS (Street, City, State & Zip Code) – If less than 2 years				# OF YEARS AT THIS RESIDENCE	
EMPLOYER'S NAME		HOW LONG EMPLOYED ___Years ___Months	SELF-EMPLOYED ___Yes ___No	OCCUPATION	
EMPLOYER'S ADDRESS			BUSINESS TELEPHONE ()	GROSS MONTHLY INCOME \$	
PREVIOUS EMPLOYER'S NAME & ADDRESS				HOW LONG EMPLOYED ___Years ___Months	
NEAREST RELATIVE NOT LIVING WITH YOU (NAME & ADDRESS)			RELATIONSHIP	TELEPHONE # ()	
OTHER NET MONTHLY INCOME: "You do not need to reveal alimony, child support or separate maintenance income unless you wish to have them consider for approving your application Source _____ \$ _____			Have you ever had any property repossessed? ___Yes ___No Do you have any lawsuits pending against you? ___Yes ___No Have you ever filed for Bankruptcy? ___Yes ___No		

CO-APPLICANT

NAME (First, Middle Initial, Last)		DATE OF BIRTH / /	SOCIAL SECURITY #	DRIVER'S LICENSE #
CURRENT ADDRESS (Street, City, State & Zip) – Street Address MUST be shown.				RELATIONSHIP TO APPLICANT
HOME TELEPHONE # ()	# OF YEARS AT RESIDENCE	EMPLOYER'S NAME		OCCUPATION
EMPLOYER'S ADDRESS			SELF-EMPLOYED ___Yes ___No	BUSINESS TELEPHONE ()
HOW LONG EMPLOYED ___Years ___Months		GROSS MONTHLY INCOME \$		

ASSET AND LIABILITY STATEMENT

Please note: Indicate by an asterisk (*) those liabilities or pledged assets which will be satisfied upon refinancing of subject property.

DESCRIPTION	CASH OR MARKET VALUE	CREDITOR'S NAME AND ADDRESS	MONTHLY PMT MONTHS LEFT TO PAY	UNPAID BALANCE
Checking NAME:		Installment Debts (include "revolving charge accounts") LENDER NAME:		
Savings		LENDER NAME:		
Stocks and Bonds No./Description:		LENDER NAME:		
IRA Accounts		LENDER NAME:		
Real Estate Owned (Enter Market Value from Schedule of Real Estate Owned)		LENDER NAME:		\$
Vested Interest in Retirement Fund			\$ Mo.	
Net Worth of Business Owned (Attach Financial Statement)		Real Estate Loans (Enter Total Amount of Mortgages from Schedule of Real Estate Owned)		\$
Automobiles Owned Make & Year:		Automobile Loan LENDER NAME:		\$
			\$ Mo.	\$
Other Assets Itemize:				
Total Assets (A)		Net Worth (A minus B)	Total Liabilities (B)	

Notice for New York Residents – A consumer credit report may be requested in connection with this application or in connection with updates: renewals or extensions of any credit granted as a result of this application. If you subsequently ask for this information, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

Notice for Ohio Residents – The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Married Wisconsin Resident – Wisconsin Law provides that no agreement, unilateral statement or court decree relating to marital property shall adversely affect a creditor's interest, unless prior to the time credit is granted the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision. You must indicate the name of your spouse on the Installment contract, and the address if different from yours.

Notice to California and Utah Residents – As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Notice for Maine Residents – if this application is approved by the creditor, you will be required to obtain and maintain physical damage insurance on the collateral securing the debt. You have a right of free choice in the selection of the agent and insurer through or by which the insurance is placed.

I hereby affirm that the foregoing information is true and correct and made for the purpose of obtaining credit. I authorize you to obtain additional information from any source(s) and each such source is hereby authorized to provide you with such information. I also grant you permission to obtain a credit report on me for all legitimate purposes in connection with this transaction. Such purposes include assisting in making a credit decision, reviewing my account and assisting in taking collection activity. I also authorize you to share all the foregoing information with Bank of the West and its subsidiaries. This application, in any event, shall be and remain in the property of the Lender, and is subject to the completion and acceptance of additional credit application documents prior to any approved extension of credit.

Applicant _____ Date _____ Co-Applicant _____ Date _____

Applicant acknowledges receipt of completed copy of application.