

S. Joseph and Sons, Inc.
Credit Application—Closed End, Secured Credit

Salesperson _____ Reply By _____
 Purchase Price _____
 Down & TL _____ Terms _____

IMPORTANT: Read these Directions before completing this Application.

- Check If you are applying for individual credit complete Sections A and C.
 Appropriate If this is an application for joint credit with another person, complete all Sections.
 Box 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 income or assets you are relying.

SECTION A—INFORMATION REGARDING APPLICANT

Birthdate: ____/____/____
 Full Name (Last, First, Middle): _____ SS # _____
 Present Street Address: _____ Years there: _____
 City: _____ State: _____ Zip: _____ Telephone: _____
 Previous Street Address: _____ Years there: _____
 City: _____ State: _____ Zip: _____ Marital Status: _____
 Present Employer _____ Years there: _____ Telephone: _____ Position _____
 Employer's Address: _____ Present Salary _____
 Previous Employer: _____ Years there: _____
 Previous Employer's Address: _____ Number of dependents _____
 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
 Have you ever received credit from us? _____ When? _____ Store: _____
 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: ____/____/____ SS # _____ Relationship to Applicant (if any): _____
 Present Street Address: _____ Years there: _____
 City: _____ State: _____ Zip _____ Telephone: _____
 Present Employer: _____ Years there: _____ Telephone: _____ Position: _____
 Employer's Address: _____ Present Salary _____
 Previous Employer: _____ Years there: _____
 Previous Employer's Address: _____ Number of dependents _____
 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 in this Section likely to be reduced before the credit requested is paid off? Marital Status _____
 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 Joint Applicant or Other Party: _____
 Relationship: _____ Address: _____

SECTION C—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
(Landlord or Mortgage Holder)	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgages		\$(Omit rent)	\$(Omit rent)	\$	

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 owed? _____
 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.)

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant's Signature _____

Date _____

Other Signature (Where Applicable) _____

Date _____