



PERSONAL CREDIT APPLICATION

(If applying for a home purchase or home improvement loan, please use the separate application form designed for such purpose.)

The loan is being applied for:	<input type="checkbox"/> Individually <input type="checkbox"/> Jointly	Loan Type:	<input type="checkbox"/> Unsecured <input type="checkbox"/> Secured <input type="checkbox"/> Home Equity Term <input type="checkbox"/> Home Equity Line of Credit
Loan Purpose: _____			
Amount of Loan Request: \$ _____		Preferred Length of Payment Terms (in months): _____	
Collateral Offered:	<input type="checkbox"/> Auto, Boat, RV or other vehicle	Year _____	Make _____ Model _____
	<input type="checkbox"/> Other _____		

OPTIONAL INSURANCE

<input type="checkbox"/> Yes, I would like Credit Insurance	<input type="checkbox"/> Single Life Insurance	<input type="checkbox"/> Single Life and Disability Insurance	<input type="checkbox"/> No, I would not like Credit Insurance
	<input type="checkbox"/> Joint Life Insurance	<input type="checkbox"/> Joint Life and Single Disability Insurance	

APPLICANT INFORMATION

First Name	Middle Initial	Last Name			
Home Phone Number	Social Security Number		Date of Birth / /		
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Number of Dependents	Email Address			
Identification Type <input type="checkbox"/> Driver License <input type="checkbox"/> Passport <input type="checkbox"/> Other _____	Identification Number	State/Country of Issue	Identification Issue Date	Identification Expiration Date	
Current Residential Address	City		State	Zip	
<input type="checkbox"/> Own <input type="checkbox"/> Live with Parents/Relatives <input type="checkbox"/> Rent <input type="checkbox"/> Other _____	Length of Residence at Current Address _____ Years _____ Months				
Previous Address if Less Than 2 Years at Current	City		State	Zip	
Length of Residence at Previous Address _____ Years _____ Months					
<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed	Salary Information \$ _____ Monthly Net Salary \$ _____ Monthly Gross Salary				
Current Employer	Address		City	State	Zip
Title or Job Description	Employer's Phone Number	Time with Current Employer _____ Years _____ Months		Time with Previous Employer _____ Years _____ Months	
Nearest Relative Not Living with You	Street Address	City	State	Zip	Phone Number

CO-APPLICANT INFORMATION

First Name	Middle Initial	Last Name			
Home Phone Number	Social Security Number		Date of Birth / /		
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Number of Dependents	Email Address			
Identification Type <input type="checkbox"/> Driver License <input type="checkbox"/> Passport <input type="checkbox"/> Other _____	Identification Number	State/Country of Issue	Identification Issue Date	Identification Expiration Date	
Current Residential Address	City		State	Zip	
<input type="checkbox"/> Own <input type="checkbox"/> Live with Parents/Relatives <input type="checkbox"/> Rent <input type="checkbox"/> Other _____	Length of Residence at Current Address _____ Years _____ Months				
Previous Address if Less Than 2 Years at Current	City		State	Zip	
Length of Residence at Previous Address _____ Years _____ Months					
<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed	Salary Information \$ _____ Monthly Net Salary \$ _____ Monthly Gross Salary				
Current Employer	Address		City	State	Zip
Title or Job Description	Employer's Phone Number	Time with Current Employer _____ Years _____ Months		Time with Previous Employer _____ Years _____ Months	
Nearest Relative Not Living with You	Street Address	City	State	Zip	Phone Number

OTHER INCOME

Other Income Source _____ Monthly Amount \$ _____
Other Income Source _____ Monthly Amount \$ _____

Note: 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 the obligation.

CREDIT REFERENCES OR FINANCIAL OBLIGATIONS

Current Outstanding Financial Obligations

1) Landlord or Mortgage Company _____	Balance Due \$ _____	Monthly Payment \$ _____
2) Auto Financing Through _____	Balance Due \$ _____	Monthly Payment \$ _____
3) Other Creditor Name _____	Balance Due \$ _____	Monthly Payment \$ _____
4) Other Creditor Name _____	Balance Due \$ _____	Monthly Payment \$ _____
5) Other Creditor Name _____	Balance Due \$ _____	Monthly Payment \$ _____
6) Other Creditor Name _____	Balance Due \$ _____	Monthly Payment \$ _____
7) Other Creditor Name _____	Balance Due \$ _____	Monthly Payment \$ _____

Do you have a checking account? Yes No Bank Name: _____ Account Number: _____ Balance: \$ _____

Do you have a savings account? Yes No Bank Name: _____ Account Number: _____ Balance: \$ _____

FOR HOME EQUITY LOANS

Estimated Current Value \$ _____ Source of Estimated Value Tax Valuation Appraisal Purchase Price

Property Type Single Family Townhouse Condominium Two-to-Four Families Mobile Home with Lot

Do you have a mortgage on the property? Yes No
If yes, Lender's Name _____ Current Mortgage Balance \$ _____

Do you have a second mortgage or home equity loan? Yes No
If yes, Lender's Name _____ Current Mortgage Balance \$ _____

Do you plan to pay off the second mortgage with the home equity loan you're applying for today? Yes No

OTHER INFORMATION

Are you obligated to pay alimony, child support, or other support or maintenance?

Applicant Yes No If yes, to whom? _____ Amount \$ _____
Co-Applicant Yes No If yes, to whom? _____ Amount \$ _____

Have you declared bankruptcy in the last seven (7) years?

Applicant Yes No If yes, date ____/____/____ Status: Dismissed Discharged Pay through Plan
Co-Applicant Yes No If yes, date ____/____/____ Status: Dismissed Discharged Pay through Plan

Are there any outstanding judgments, liens or pending lawsuits against you?

Applicant Yes No If yes, to whom? _____ Amount \$ _____ County _____ State _____
Co-Applicant Yes No If yes, to whom? _____ Amount \$ _____ County _____ State _____

Are you an endorser, guarantor or co-maker on any other debt?

Applicant Yes No If yes, to whom? _____ Amount \$ _____
Co-Applicant Yes No If yes, to whom? _____ Amount \$ _____

TERMS, AUTHORIZATIONS AND DISCLOSURES

By signing below, I certify that everything stated in this application and on any attachment hereto, including information submitted on behalf of a co-applicant, if applicable, is correct to the best of my knowledge, and that such information has been answered thoroughly and accurately. I further certify that I am authorized to submit this application on behalf of any co-applicant. I understand that this application is subject to approval, and that Sterling Bank will retain this application whether or not it is approved. Sterling Bank is authorized to check my credit and employment history and to answer any questions about Sterling Bank's credit experience with me. I agree to notify Sterling Bank of any material adverse change in my financial condition and to furnish current financial information if requested by Sterling Bank.

FOR HOME EQUITY LOAN APPLICANTS:

By signing below, I acknowledge receipt of the Notice Concerning Extensions of Credit disclosure.

Applicant's Signature _____ Date ____/____/____ Co-Applicant's Signature _____ Date ____/____/____

