



The Federal Credit Equal Opportunity Act requires that you retain this Application in your files for 25 months after the date you give the applicant(s) notice of action taken on this Application.

Check appropriate box – We acknowledge that we are applying for Joint Credit: **Applicant 1** Yes **Applicant 2** Yes
 If "YES," Applicant 1 should fill in the spaces marked "1" and Applicant 2 the spaces marked "2." If any information is the same for both applicants, Applicant 2 may write in "SAME."

| | | | | |
|-------------------------------------|-----------|----------|--------------|------------------------|
| NAME 1 | BIRTHDATE | DEP. | PHONE NUMBER | SOCIAL SECURITY NUMBER |
| 2 | | | | |
| ADDRESS 1 | CITY | STATE | ZIP | HOW LONG |
| 2 | | | | |
| EMPLOYER (NAME/ADDRESS) 1 | | | BUS. PHONE | POSITION |
| 2 | | | | |
| | | HOW LONG | BADGE NO. | GROSS MO. SALARY |
| | | | | PREV. EMPLOYER |
| | | | | HOW LONG |

| | | |
|--|-----------------------------------|------------|
| OTHER INCOME: 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. | SOURCE (NAME/ADDRESS) 1 | MO. AMOUNT |
| | 2 | |

PROPERTY INFORMATION: IF PROPERTY IS OWNED AND TAXES **ARE NOT** INCLUDED IN THE MONTHLY PAYMENT, LIST ANNUAL TAXES PAID IN THE SPACE PROVIDED BELOW.

| MO. PAYMENT | ANNUAL TAXES | MORTGAGE BAL. | MORTGAGE HOLDER | CHECKING ACCOUNT AT | SAVINGS ACCOUNT AT |
|--|--------------|---------------|-----------------|---------------------|--------------------|
| 1 <input type="checkbox"/> OWN <input type="checkbox"/> RENT | | | | | |
| 2 <input type="checkbox"/> OWN <input type="checkbox"/> RENT | | | | | |

LIST ALL DEBTS TO BANKS, STORES, FINANCE COMPANIES, CREDIT UNIONS AND OTHERS. INCLUDE ALL OBLIGATIONS TO PAY ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE.

| APPLICANT 1's CREDITORS | MO. PAYMENT | BALANCE | APPLICANT 2's CREDITORS | MO. PAYMENT | BALANCE |
|---------------------------|-------------|---------|---------------------------|-------------|---------|
| 1 AUTO (YEAR/MAKE) | | | 1 AUTO (YEAR/MAKE) | | |
| 2 | | | 2 | | |
| 3 | | | 3 | | |
| 4 | | | 4 | | |
| 5 | | | 5 | | |
| 6 | | | 6 | | |

HAVE YOU EVER GONE THROUGH BANKRUPTCY? **APPL. 1** YES NO **APPL. 2** YES NO

HAVE YOU EVER HAD JUDGEMENTS OR GARNISHMENTS AGAINST YOU? **APPL. 1** YES NO **APPL. 2** YES NO

NEAREST RELATIVE NOT LIVING WITH YOU. (NAME/ADDRESS) (TO BE ANSWERED BY EITHER APPLICANT)

Name(s) to appear on Certificate of Title: _____

To Manufacturers and Traders Trust Company:

INFORMATION. All information given in this application is true, correct and complete, and is given for the purpose of obtaining credit from you. I authorize you to verify any information given in this application. In addition, I authorize you to obtain any information you feel is necessary in connection with this application or in connection with any review, update, renewal or collection of any credit you extend as a result of this application. Finally, I authorize you to give information about me and your credit experience with me to others such as banks, stores and credit reporting agencies.

CREDIT REPORTS. I understand you may request a credit report on me from a credit reporting agency in connection with this application or in connection with any update, extension or renewal of any credit you extend as a result of this application. In addition, I understand that, if I ask, you will tell me if a credit report was requested, and if so, the name and address of the credit reporting agency furnishing the report.

KEEPING APPLICATION. I agree that you may keep this application whether or not you approve it.

ACKNOWLEDGEMENT. I acknowledge receipt of a Notice Regarding Credit Reports.

APPL. 1 SIGNATURE _____ APPL. 2 SIGNATURE _____ DATE _____

THIS SECTION FOR BANK/DEALER USE ONLY.

| | | | | |
|---|----------------|-----------------------|--------------|--------------------------|
| DEALER | SALESPERSON | TIME | DATE | PHONE |
| BOAT/RV DESCRIPTION: <input type="checkbox"/> NEW <input type="checkbox"/> USED | | PRICE (- DISC. + TAX) | \$ _____ | TERM _____ |
| YEAR _____ | ALLOWANCE | \$ _____ | TITLED | <input type="checkbox"/> |
| MAKE _____ | CLOSE-OUT | -\$ _____ | NON-TITLED | <input type="checkbox"/> |
| MODEL _____ | CASH DOWN | +\$ _____ | INSURANCE \$ | _____ |
| TRAILER _____ | TOTAL DOWN | -\$ _____ | LIFE | <input type="checkbox"/> |
| MOTOR _____ | BALANCE | \$ _____ | LIFE & A/H | <input type="checkbox"/> |
| TRADE-IN _____ | | | NONE | <input type="checkbox"/> |

THIS NOTICE BELOW MUST BE TORN OFF AND GIVEN TO THE APPLICANT(S). IF THE INFORMATION IS TAKEN OVER THE PHONE, THE NOTICE MUST BE READ TO THE APPLICANT(S) IN ITS ENTIRETY.

NOTICE REGARDING CREDIT REPORTS. In connection with your application or any update, extension or renewal of any credit you extend you as a result of the application, a credit report may be requested from a credit reporting agency. Upon request, we will tell you if a credit report was requested and, if so, the name and address of the credit reporting agency furnishing the credit report. To request the information, call (716) 848-4444 or write Manufacturers Traders and Trust Company, P.O. Box 767, Buffalo, New York 14240, Attn: Consumer Credit Processing.