

CEDAR RIVER **FINANCE** Credit Application

APPLICANT

Last Name: _____
First Name: _____ Middle Initial: _____
Date of Birth: _____ Social Security Number: _____
Home Phone Number: _____
Cell Phone: _____
Marital Status: Married Unmarried Partnered Widowed
Nearest Living Relative NOT living with you: provide Name, Relationship & Phone #

RESIDENCE

Home Address: _____ Since: _____
City: _____ State: _____ Zip: _____
Mailing Address if Different:

Do you own, rent, other (if other please specify):

Monthly mortgage or Rent payment: _____

EMPLOYMENT

Employer's Name: _____
City, State: _____
Phone: _____
Start Date: (Mo/Yr): _____
Occupation: _____

INCOME

Gross Monthly Income: _____
or Net Salary: _____
Other Income*: _____

BANKING RELATIONS

Your Bank's Name: _____
Do you have - (check all that apply to you) Checking Savings

Please read before signing application:

The above information is for the purpose of obtaining credit and is warranted and true. I agree to pay all bills upon receipt of statement or as otherwise expressly agreed. I hereby authorize that Cedar River Finance Company and or it's assignee, any credit bureau or other investigative agency employed by such person investigate the references herin listed by statements or other date obtained by me or from any other person pertaining to my credit and financial responsibility. The Federal Equal Credit opportunity Act prohibits creditors from discriminating against a credit applicant on the base of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance programs; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Applicants Signature: _____

Date: _____

Co-Applicant's Signature: _____

Date: _____

*You need not disclose alimony, child support or separate maintenance income if you do not wish to have it considered as basis for repaying this obligation.

FOR FINANCE DEPT USE ONLY:

HUCL - _____ Derog - Y/N _____ Job Time - _____ Home Owner/ Mobile Home Owner/ Renter
Gross Income: _____ Debt Ratio - _____% Verified with Credit Report &/or Checked Photo ID
Grade - _____ Initial Credit Line - \$ _____ By: _____ Date: _____
Re-verification Date: _____

Co-Applicant Spouse Co-Signer

Fill out items that are different from applicants

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Your Bank's Name: _____
Do you have - (check all that apply to you) Checking Savings