

# Consumer Loan Application



Thank you for applying for financing with IncredibleBank. Please see below for instructions to complete and submit your loan request.

1. Complete this application.
2. Assemble the supporting documentation below, as applicable.
3. Go to [www.incrediblebank.com](http://www.incrediblebank.com) and use our [secure upload](#) feature to send us your application and supporting documentation.

For questions, please contact: 1-888-842-0221 or [info@incrediblebank.com](mailto:info@incrediblebank.com).

## Supporting Documentation

Listed below are the items needed to review your loan request.

- Two (2) most recent pay stubs for any Borrower
- Two (2) years tax returns if self employed
- Copy of purchase agreement, if applicable

## Financing Request

Purchase     Refinance     Redi-Credit     Other: \_\_\_\_\_

Purchase Price (if applicable): \$ \_\_\_\_\_    Amount Requested: \$ \_\_\_\_\_

Dealer Name & Contact (if applicable): \_\_\_\_\_

## Collateral Description

Check this box if unknown or unsecured

VIN/Serial Number: \_\_\_\_\_

Year: \_\_\_\_\_    Make: \_\_\_\_\_    Model: \_\_\_\_\_    Mileage/Hours: \_\_\_\_\_

## Notice of Joint Intent

This is an application for joint credit     This is NOT an application for joint credit

*Last Revised: 03/2023*





# CONSUMER LOAN APPLICATION

## Borrower Information

Full Legal Name \_\_\_\_\_ U.S. Citizen  Yes  No

Street Address \_\_\_\_\_  Rent  Own  Other

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Home Phone \_\_\_\_\_ Other/Cell Phone \_\_\_\_\_ Email \_\_\_\_\_

Current Employer \_\_\_\_\_

Address of Employer \_\_\_\_\_

Work Phone \_\_\_\_\_ Monthly Income \$ \_\_\_\_\_ Time Employed \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Do you pay child support?  Yes  No If yes, amount \_\_\_\_\_

Do you pay alimony?  Yes  No If yes, amount \_\_\_\_\_

*If you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), please provide the name and social security number of your spouse or other person who has community property rights pursuant to state law.*

Spouse Name \_\_\_\_\_ Social Security # \_\_\_\_\_

## Co-Borrower Information

Full Legal Name \_\_\_\_\_ U.S. Citizen  Yes  No

Street Address \_\_\_\_\_  Rent  Own  Other

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Home Phone \_\_\_\_\_ Other/Cell Phone \_\_\_\_\_ Email \_\_\_\_\_

Current Employer \_\_\_\_\_

Address of Employer \_\_\_\_\_

Work Phone \_\_\_\_\_ Monthly Income \$ \_\_\_\_\_ Time Employed \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Do you pay child support?  Yes  No If yes, amount \_\_\_\_\_

Do you pay alimony?  Yes  No If yes, amount \_\_\_\_\_

*If you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), please provide the name and social security number of your spouse or other person who has community property rights pursuant to state law.*

Spouse Name \_\_\_\_\_ Social Security # \_\_\_\_\_





## Declarations

- No  Yes Is the applicant(s) party to outstanding liens or judgments?
- No  Yes Is the applicant(s) party to any past due taxes or credit obligations?
- No  Yes Has the applicant(s) filed personal bankruptcy or served as an officer or owner of a company that filed bankruptcy in the last ten years?
- No  Yes Is the applicant(s) presently under indictment, probation or parole, or ever been charged or convicted for any criminal offense?
- No  Yes Is the applicant(s) an owner, employee, officer, principal shareholder, executive, or director of IncredibleBank?
- No  Yes Is the applicant(s) a public official, foreign political official, or an immediate family member of such an official?

## USA Patriot Act Information

### Important Information About the Application Process

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. What this means to you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## Representation

We hereby apply for the loan or credit described in this application. We certify that we made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that we did not omit any important information. We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transaction with our account. We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorization extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to our application, credit or loan. I hereby acknowledge that this application is not complete until I have provided the Bank with all the information requested by the Bank in accordance with this application, including all the items specifically referenced above, as well as any other documentation or information the Bank needs to process this application.

Wisconsin Residents: No provision of a marital property agreement, unilateral statement under s.766.59, Wis. Stats, or a court decree under s.766.70, Wis. Stats, adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. California Residents: An applicant, if married, may apply for a separate account. Maine and Tennessee Residents: You must have physical damage insurance covering loss or damage to the vehicle for the term of the contract. For a lease, you must also have the liability insurance as described in the lease. You may purchase required insurance through any insurance agent or broker and from any insurance company that is reasonably acceptable to us. New Hampshire Residents: If you are applying for a balloon payment contract, you are entitled, if you ask, to receive a written estimate of the monthly payment for refinancing the balloon payment in accord with the creditors existing refinance programs. You would be entitled to receive the estimate before you enter into a balloon payment contract. A balloon contract is an installment sales contract with a final scheduled payment that is at least twice the amount of one of the earlier scheduled equal periods installment payments. New York Residents: In connection with your application for credit, a consumer report may be obtained from a consumer reporting agency (credit bureau). If credit is extended, the party or parties extending credit or holding such credit may order additional consumer reports in connection with any update, renewal or extension of the credit. If you ask, you will be told whether a consumer report was requested and, if so, the name and address of any consumer reporting agency (credit bureau) from which such credit report was obtained. Ohio Residents: Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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. Rhode Island Residents: Consumer reports may be requested in connection with this application. Buyer has the right of free choice in selecting an insurer to provide insurance required in connection with this transaction subject to our reasonable approval in accordance with applicable law. Vermont Residents: You authorize us and any financial institution with which this credit application is shared, and each of their respective employees or agents, to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that they may deem necessary or appropriate in evaluating your credit application. If your credit application is approved and credit is granted, you also authorize the parties granting credit or holding your account, and their respective employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

**Borrower Name** \_\_\_\_\_  
 Name \_\_\_\_\_ Date \_\_\_\_\_

I understand that checking this box constitutes a legal signature confirming that I acknowledge and agree to the above terms.

**Co-Borrower Name** \_\_\_\_\_  
 Name \_\_\_\_\_ Date \_\_\_\_\_

I understand that checking this box constitutes a legal signature confirming that I acknowledge and agree to the above terms.

