

Home Improvement Application

Cash Price \$ _____		Merchant Name _____			
Amount Financed \$ _____ Term _____ in months		Merchant Phone _____			
Lien Position: 1st 2nd 3rd Unsecured		Merchant Fax _____			
Description of Improvement: _____		Salesperson _____			
Date Property Purchased (mm/yy)	Purchase Price	Balance Owed	Current Market Value	Monthly Payment Amount	
Current 1st Mortgage Holder: _____		Home Type <input type="checkbox"/> Single Home <input type="checkbox"/> Mobile Home <input type="checkbox"/> Multi-Family – Number of Units _____			
If this is an Individual application, complete the information under "Applicant." If this is a Joint application, complete both "Applicant" and "Co-Applicant" sections. NOTE: If you are married and reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, or WI) you must provide your spouse's information under "Co-Applicant" even though your spouse may not be signing this loan.					
Application Type: <input type="checkbox"/> Individual <input type="checkbox"/> Joint		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated			
Applicant Information					
Applicant Name	Social Security No.	U.S. Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of Birth (mm/dd/yyyy)	Phone Number with Area Code	
Valid Picture ID # (Driver's License, Military ID, Passport, State ID)	Issue Date	Expiration Date	State Issued In		
Present Address	City, State, Zip Code	County	How Long? YRS _____ MTHS _____		
Previous Address (if less than 2 years at Present Address)	City, State, Zip Code	County	How Long? YRS _____ MTHS _____		
Employer	How Long? YRS _____ MTHS _____	Business Phone	Position	Income (Gross/Month)	
Previous Employer (if less than 2 years at current)	How Long? YRS _____ MTHS _____	Has applicant declared bankruptcy in the last 10 years (please circle one) No Yes If yes, date discharged _____			
Co-Applicant Information					
Co-Applicant Name	Social Security No.	U.S. Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of Birth (mm/dd/yyyy)	Phone Number with Area Code	
Valid Picture ID # (Driver's License, Military ID, Passport, State ID)	Issue Date	Expiration Date	State Issued In		
Present Address	City, State, Zip Code	County	How Long? YRS _____ MTHS _____		
Previous Address (if less than 2 years at Present Address)	City, State, Zip Code	County	How Long? YRS _____ MTHS _____		
Employer	How Long? YRS _____ MTHS _____	Business Phone	Position	Income (Gross/Month)	
Previous Employer (if less than 2 years at current)	How Long? YRS _____ MTHS _____	Has co-applicant declared bankruptcy in the last 10 years (please circle one) No Yes If yes, date discharged _____			
Credit Information					
OTHER INCOME – You do not have to disclose income from alimony, child support or separate maintenance payments unless you want us to consider it for obtaining this loan		<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant	Source	Amount (Gross/Month)	
Other Creditors/Loan Type	Payment	Balance	Other Creditors/Loan Types	Payment	Balance
2nd Mortgage					
The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish this information, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please initial below.					
Applicant: <input type="checkbox"/> I do not wish to furnish this information _____ (initial)		Co-Applicant: <input type="checkbox"/> I do not wish to furnish this information _____ (initial)			
ETHNICITY: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		ETHNICITY: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino			
RACE: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White		RACE: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White			
SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female		SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female			
Application taken: <input type="checkbox"/> In person (please sign and date below) <input type="checkbox"/> Telephone <input type="checkbox"/> Internet <input type="checkbox"/> Mail					
You represent that the information supplied in this credit application is complete and accurate and that your credit account will only be used for personal, family or household purposes. You authorize 1st Security to obtain a consumer report from consumer reporting agencies in considering the applicant, and for the purpose of an update, renewal, extension of credit, review, or collection of your Account. Upon your request, we will inform you of the name and address of each consumer reporting agency from which we obtained a consumer report relating to you. You agree that if this Application is approved, the agreement, applicable to the type of credit for which you are approved provides for the compounding of finance charges.					
NOTICE: You have the right to a copy of the appraisal used in connection with your application for credit. If you wish to receive a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.					
NOTICE TO THE APPLICANT(S) / BUYER(S): (1) DO NOT SIGN THIS CREDIT APPLICATION BEFORE YOU READ IT. (2) SERVICE (FINANCE) CHARGES IN AMOUNTS OR AT RATES NOT IN EXCESS OF THOSE PERMITTED BY LAW WILL BE CHARGED ON THE OUTSTANDING BALANCES FROM MONTH TO MONTH.					
Signature of Applicant _____		Date _____		Signature of Co-Applicant _____	
				Date _____	