

# Individual Business Application



**Joint Credit.** The applicants intend to apply for joint credit. (Please Initial in this box)

PROCEEDS OF LOAN TO BE USED FOR:

DATE:

AMOUNT REQUESTED

IL ( ) MONTHS  
TL ( ) MONTHS

### SECTION A - APPLICANT

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 [ ] Own [ ] Rent How Long? \_\_\_\_\_  
 Previous Address: \_\_\_\_\_  
 Cell: \_\_\_\_\_  
 Social Security #: \_\_\_\_\_ Birthdate: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
 Employer: \_\_\_\_\_ How Long? \_\_\_\_\_  
 Position: \_\_\_\_\_ How Long? \_\_\_\_\_  
 Previous Employer? \_\_\_\_\_ How Long? \_\_\_\_\_  
 Monthly Gross: \$ \_\_\_\_\_ Monthly Net: \$ \_\_\_\_\_  
 Number of Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

### SECTION B - CO-APPLICANT

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 [ ] Own [ ] Rent How Long? \_\_\_\_\_  
 Previous Address: \_\_\_\_\_  
 Cell: \_\_\_\_\_  
 Social Security #: \_\_\_\_\_ Birthdate: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_  
 Employer: \_\_\_\_\_ How Long? \_\_\_\_\_  
 Position: \_\_\_\_\_ How Long? \_\_\_\_\_  
 Previous Employer? \_\_\_\_\_ How Long? \_\_\_\_\_  
 Monthly Gross: \$ \_\_\_\_\_ Monthly Net: \$ \_\_\_\_\_  
 Number of Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

**Other Income: \$ \_\_\_\_\_ Source \_\_\_\_\_**

Notice: Alimony, child support, or separate maintenance income need not be revealed if the borrower or co-borrower does not choose to have it considered as a basis for repaying this loan.

**Other Income: \$ \_\_\_\_\_ Source \_\_\_\_\_**

Notice: Alimony, child support, or separate maintenance income need not be revealed if the borrower or co-borrower does not choose to have it considered as a basis for repaying this loan.

Name of nearest relative not living with you: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Relationship: \_\_\_\_\_ Phone: \_\_\_\_\_

Name of nearest relative not living with you: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Relationship: \_\_\_\_\_ Phone: \_\_\_\_\_

### Section C: Outstanding Debts

*(If security is jointly owned R/E, give full name of joint owner)*

(Include installment debts, time debts, charge accounts, credit cards, mortgages, rent, etc.)

Creditor:	Account Name:	Balance:	Payment:	Past Due?	
Mortgage					
Rent					
Other Creditors:	Type of Debt:	Account Name:	Balance:	Payment:	Past Due?

Have you ever filed bankruptcy? ( ) yes ( ) no    Any outstanding judgements? ( ) yes ( ) no    Contingent liabilities ( ) yes ( ) no

### Section D: Secured Credit (complete only if credit is to be secured) - Briefly describe the property to be given as security:

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

**X**  
 Applicant's Signature \_\_\_\_\_ (Date) \_\_\_\_\_

**X**  
 Co-Applicant's Signature \_\_\_\_\_ (Date) \_\_\_\_\_

### CIP Collection

Applicant DL# \_\_\_\_\_  
 Issue Date: \_\_\_\_\_  
 Exp Date: \_\_\_\_\_  
 Mothers Maiden Name: \_\_\_\_\_  
 \*Physical Address: \_\_\_\_\_

Co-Applicant DL# \_\_\_\_\_  
 Issue Date: \_\_\_\_\_  
 Exp Date: \_\_\_\_\_  
 Mothers Maiden Name: \_\_\_\_\_  
 \*Physical Address: \_\_\_\_\_

\*Physical address only needed if different from mailing address (PO Box)

Applicant Information Collected and Verified in Accordance with CIP (initial) \_\_\_\_\_

**NOTICE OF RIGHT TO REQUEST REASONS FOR CREDIT DENIAL**

SunMark Community Bank  
1005 Northside Drive  
Perry, Georgia 31069  
(478)988-0117

If your application for business credit is denied, you have the right to a written statement of the specific reason for the denial. To obtain the statement, please contact the individual or office noted above within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided that the applicant has the capacity to enter into a binding contract); or because all or part of the applicant's income derives from any public assistance program; 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

Date provided to customer: \_\_\_\_\_ Officer initials: \_\_\_\_\_

By signing below you acknowledge that you have read and received a copy of this notice.

\_\_\_\_\_

First lien on a dwelling (Commercial & Consumer Purpose)

## NOTICE OF RIGHT TO RECEIVE A COPY OF APPRAISALS

**SunMark Community Bank**

1005 Northside Drive

Perry, Georgia 31069

(478)988-0117

### NOTICE TO APPLICANT

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Date provided to customer: \_\_\_\_\_ Officer initials: \_\_\_\_\_

By signing below you acknowledge that you have received and read a copy of this notice.

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