

# Marine Lending Credit Application



APPLICATION <input type="checkbox"/> Individual <input type="checkbox"/> Joint  If this is an application for joint credit with another person, complete all sections, providing information in the CO-APPLICANT section about the joint applicant  We intend to apply for joint credit (PLEASE INITIAL) _____ <div style="display: flex; justify-content: space-around; width: 100%;"> <span>Applicant</span> <span>Co-Applicant</span> </div>	Dealership _____ Contact Name _____  Dealer Cost (If New Collateral) _____
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VESSEL INFORMATION (check one)								
<input type="checkbox"/> Boat <input type="checkbox"/> Boat and Motor(s) <input type="checkbox"/> Boat, Motor(s), and Trailer								
<input type="checkbox"/> New <input type="checkbox"/> Used	Year	Manufacturer	Model	Length	<input type="checkbox"/> Fiberglass <input type="checkbox"/> Metal	Engine Mft	<input type="checkbox"/> Gas <input type="checkbox"/> Diesel <input type="checkbox"/> Single <input type="checkbox"/> Twin	Horsepower
TRADE DETAIL	Year	Manufacturer	Model	Length	<input type="checkbox"/> Fiberglass <input type="checkbox"/> Metal	Engine Mft	<input type="checkbox"/> Gas <input type="checkbox"/> Diesel <input type="checkbox"/> Single <input type="checkbox"/> Twin	Horsepower
Selling Price (Incl. Tax and Fees)	Cash Down Payment	Trade Allowance	Trade Loan Payoff	NET Trade In	Loan Request	Term Request (Month)		
Will vessel be used as a primary dwelling/residence? <input type="checkbox"/> Yes <input type="checkbox"/> No								

APPLICANT INFORMATION									
First Name	Middle	Last	Birth Date	Social Security No			U S Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No		
Street Address (Need Min 3 Yrs History)			City	State	Zip	Years There	<input type="checkbox"/> Rent <input type="checkbox"/> Own	Payment \$	
Home Phone	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Mailing Address (if different)	Street	City	State	Zip		
# of Dependents	Previous Address	Street	City	State	Zip	Years There			
Employer (Minimum 3 Yr History)		Position/ Title		Annual Income \$		Business Phone			
Business Address		Street	City	State	Zip	Years There			
Previous Employment		Street	City	State	Zip	Years There			
Income from alimony, child support, or separate maintenance payments need not be revealed if the applicant does not choose to have it considered as a basis for repaying this loan				Other Income per month \$		Source			
Nearest Relative Not Living With You Name			Address		Phone	Relationship			

CO-APPLICANT INFORMATION Relationship to Applicant: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated									
First Name	Middle	Last	Birth Date	Social Security No			U S Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No		
Street Address			City	State	Zip	Home Phone	Years There		
Employer (Minimum 3 Yr History)		Position/ Title		Annual Income \$		Business Phone			
Business Address		Street	City	State	Zip	Years There			
Previous Employment		Street	City	State	Zip	Years There			
Income from alimony, child support, or separate maintenance payments need not be revealed if the applicant does not choose to have it considered as a basis for repaying this loan				Other Income per month \$		Source			

**FOR OHIO RESIDENTS:** The 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.

**Equal Credit Opportunity Act:** Federal law prohibits any creditor from discriminating against any applicant with respect to any aspect of a credit transaction on the basis of race, color, religion, national origin, sex or marital status, or age (provided the applicant has the capacity to contract); 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 Protection Act.

**FALSIFICATION OF CREDIT INFORMATION TO THE LENDER IS A CRIMINAL VIOLATION OF FEDERAL LAW.**

I understand and authorize First Federal of Lakewood ("Lender") to obtain my credit history (credit or consumer report), employment history, and any other information deemed necessary by Lender from third parties that Lender will use to consider this application. I have the right to ask the Lender whether it requested a consumer report and, if it requested a report, to provide me with the name and address of the consumer reporting agency that furnished the report. If the credit is approved, the Lender may obtain subsequent consumer reports in connection with reviewing the account, increasing the credit line on the account (if applicable), and taking collection action on the account, or for other legitimate purposes associated with the account. I affirm that all the information in the credit application is complete and true, whether completed by me or by you at my direction. I understand that the Lender will rely on the information in the credit application in making its credit decision.

**Disclosure of Account Information:** Lender may share information within First Federal of Lakewood as well as with unaffiliated third parties external to First Federal of Lakewood as permitted by law and as described in our Privacy Policy.

**Customer Identification:** 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 each customer who opens an account. Therefore, all new and existing customers are subject to the identity verification requirements. When a customer opens an account with any entity within First Federal of Lakewood, we will ask for their name, address and identification number, and, in the case of an individual, his or her date of birth. For business accounts, we may also obtain this information for individuals associated with the business. We may also request to see a driver's license or other identifying documents. In all cases, First Federal of Lakewood is committed to protecting the privacy and identity of each of its customers.

Signature of Applicant \_\_\_\_\_ Date: \_\_\_\_\_ Signature of Co-Applicant \_\_\_\_\_ Date: \_\_\_\_\_