

Loan Application

D.C.L. | Karen Morgan

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IMPORTANT: Read these Directions before completing this Application.

As you are applying for individual credit or an individual account, the basis for repayment of the credit requested must be in your own name and income, with the exception of income from alimony, child support, or separate maintenance, and not the income of another person.

SECTION A - LOAN INFORMATION

Amount of Loan <input type="checkbox"/> Less than \$1,500 <input type="checkbox"/> \$1,500 - \$5,000 <input type="checkbox"/> \$5,000 - \$10,000 <input type="checkbox"/> Over \$10,000	Requested Months to Pay <input type="checkbox"/> Less than 3 months <input type="checkbox"/> 3 months - 6 months <input type="checkbox"/> 6 months - 12 months <input type="checkbox"/> Over 12 months	Have you ever applied to us for a loan? <input type="checkbox"/> Yes <input type="checkbox"/> No
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SECTION B - APPLICANT

Full Name (First, MI, Last) _____	Phone Number (____) _____ - _____
Home Address (Street Address, City, State & Zip) _____	Email Address _____
Birth Date (MM/DD/YYYY) ____/____/____	Social Security Number (xxx-xx-xxxx) ____-____-____
Driver's License Number - State _____	Are you a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No

SECTION C - INCOME & EMPLOYMENT

Present Employer _____	Employer Address (Street Address, City, State & Zip) _____
Position or Title _____	Work Phone (____) _____ - _____
Date of Employment (MM/DD/YYYY) ____/____/____	Salary & Wages \$ _____

Other Income

(From Whom or Describe: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)

Proofs of Income
(Proofs of income can include the following: tax return, W-2 form, pay stub, or 6 months of bank statements. If you claimed "Other Income" in the above question, please include proofs of that as well.)

I've attached the following along w/ my application:
 tax return W-2 form pay stub
 6 months of bank statements Other Income

Total Monthly Income
\$ _____

SECTION D - LIABILITIES & INDEBTEDNESS

DIRECTIONS: List below all indebtedness to banks, credit unions, stores, finance companies, individuals and other creditors, including obligations to pay alimony, child support, separate maintenance, rent, mortgages, etc.

Include all of the following: creditor, type of debt, original debt, present amount owed, collateral, and monthly payments. (Example: Creditor=Avant Apartments, Type of Debt=Rent, Original Debt=\$18,000.00, Present Amount Owed=\$6,000.00, Collateral=n/a, and Monthly Payments=\$1,500.00)

#1 - Liabilities & Indebtedness

Creditor _____	Type of Debt _____
Original Debt \$ _____	Present Amount Owed \$ _____
Collateral _____	Monthly Payments \$ _____

Other Information: _____

#2 - Liabilities & Indebtedness

Creditor _____	Type of Debt _____
Original Debt \$ _____	Present Amount Owed \$ _____
Collateral _____	Monthly Payments \$ _____

Other Information: _____

#3 - Liabilities & Indebtedness

Creditor _____	Type of Debt _____
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Original Debt \$ _____	Present Amount Owed \$ _____
Collateral _____	Monthly Payments \$ _____
Other Information: _____	

#4 - Liabilities & Indebtedness

Creditor _____	Type of Debt _____
Original Debt \$ _____	Present Amount Owed \$ _____
Collateral _____	Monthly Payments \$ _____
Other Information: _____	

#5 - Liabilities & Indebtedness

Creditor _____	Type of Debt _____
Original Debt \$ _____	Present Amount Owed \$ _____
Collateral _____	Monthly Payments \$ _____
Other Information: _____	

#6 - Liabilities & Indebtedness

Creditor _____	Type of Debt _____
Original Debt \$ _____	Present Amount Owed \$ _____
Collateral _____	Monthly Payments \$ _____
Other Information: _____	

Total - Liabilities & Indebtedness

Include all of the following: total liabilities (total present amount owed) & total monthly payments.
(Example: Total Liabilities=\$50,000.00 & Total Monthly Payments=\$3,500.00)

Total Liabilities

\$ _____

Total Monthly Payments

\$ _____

Have you ever been bankrupt or had any judgments or garnishments against you?

Yes No

Monthly Debt to Income %

Calculate your Monthly Debt to Income percentage by dividing your total monthly debt by your total monthly income. (Example: Monthly Debt=\$3,500.00, Monthly Income=\$6,000.00 → $\$3,500.00/\$6,000.00=0.58333$ → Monthly Debt to Income= 58%) Only write the percentage.

_____ %

SIGNATURE

I AGREE: 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 loan is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant's Signature

X _____

Date (MM/DD/YYYY)

_____/_____/_____
