FIRST FEDERAL LAKEWOOD MARINE LENDING CREDIT APPLICATION

FIRST FEDERAL LAKEWOOD
We've Been Here. We'll Be Here.

APPLICATION - ☐ Individual ☐ 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) _____ _____ Applicant Co-Applicant	_____ Dealership Dealer Number Contact Name _____ Dealer Cost (If New Collateral)

VESSEL INFORMATION (check one) ☐ Boat ☐ Boat and Motor(s) ☐ Boat, Motor(s), and Trailer

☐ New ☐ Used	Year	Manufacturer	Model	Length	☐ Fiberglass ☐ Metal	Engine Mft.	☐ Gas ☐ Diesel ☐ Single ☐ Twin	Horsepower
TRADE DETAIL	Year	Manufacturer	Model	Length	☐ Fiberglass ☐ Metal	Engine Mft.	☐ Gas ☐ Diesel ☐ Single ☐ Twin	Horsepower

Selling Price (Including Tax and Fees)	Cash Down Payment	Trade Allowance	Trade Loan Payoff	NET Trade In	Loan Request	Term Request (Month)

APPLICANT INFORMATION

First Name Middle Last			Birth Date	Social Security No	U.S. Citizen ☐ Yes ☐ No
Street Address (Need Min 3 Yrs History) City State Zip				Years There ☐ Rent ☐ Own	Payment $
Home Phone	Marital Status ☐ Married ☐ Unmarried ☐ 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/ Tile		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 Address Phone Relationship Name:					

CO-APPLICANT INFORMATION Relationship to Applicant ☐ Married ☐ Unmarried ☐ Separated

First Name Middle Last			Birth Date	Social Security No	U.S. Citizen ☐ Yes ☐ 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: _____