

TRUCK LOAN CREDIT APPLICATION



WSTA Apr 2017

INITIAL AND/OR COMPLETE ONLY ONE OF THE FOLLOWING STATEMENTS

(A) Initial here _____ if you are applying for individual credit in your own name and relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.

(B) If this is an application for joint credit with another person complete the following:

We intend to apply for joint credit:

Initial of Applicant

Print Name of Applicant

Initial of Applicant

Print Name of Applicant

(C) Initial here _____ if you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested. Complete the following:

Name of individual you are relying on as the basis for repayment: _____

PERSONAL INFORMATION

FIRST NAME	MIDDLE INT.	LAST NAME	DATE OF APPLICATION		
SOCIAL SECURITY NUMBER	CDL NUMBER	MARRIED <input type="checkbox"/>	NO OF DEPENDANTS		
		SEPARATED <input type="checkbox"/>			
		UNMARRIED <input type="checkbox"/>			
ADDRESS	CITY	STATE	ZIP CODE		
HOME PHONE #	CELL PHONE #	EMAIL ADDRESS			
OWN RENT	MORTGAGE COMPANY OR LANDLORD NAME	MONTHLY RENT/MORTGAGE PAYMENT	PHONE NUMBER	YEARS AT THIS ADDRESS	YEARS IN THIS AREA
HAVE YOU EVER BEEN CHARGED WITH, ARRESTED FOR AND/OR CONVICTED OF A CRIMINAL OFFENSE: YES <input type="checkbox"/> NO <input type="checkbox"/>					

BUSINESS INFORMATION

BUSINESS NAME	WILL THE LOAN BE IN THE NAME OF THE BUSINESS? YES <input type="checkbox"/> NO <input type="checkbox"/>				
BUSINESS ADDRESS IF DIFFERENT FROM ABOVE	BUSINESS PHONE NUMBER				
BUSINESS TYPE <input type="checkbox"/> PROPRIETORSHIP CORPORATION LLC PARTNERSHIP	BUSINESS TAX ID NUMBER				
ARE YOU AN OWNER OPERATOR? YES <input type="checkbox"/> NO <input type="checkbox"/>	HOW MANY YEARS AS AN OWNER OPERATOR?			FLEET SIZE?	
DO YOU OPERATE AT LEAST 51% IN CALIFORNIA? YES <input type="checkbox"/> NO <input type="checkbox"/>	IS THIS TRANSACTION FOR?		ADDITIONAL UNIT	REPLACEMENT UNIT	

LIST OF RELATIVES NOT LIVING WITH YOU

FIRST AND LAST NAME	CITY/STATE	PHONE NUMBER	RELATIONSHIP
FIRST AND LAST NAME	CITY/STATE	PHONE NUMBER	RELATIONSHIP
FIRST AND LAST NAME	CITY/STATE	PHONE NUMBER	RELATIONSHIP
HAVE YOU EVER FILED FOR BANKRUPTCY <input type="checkbox"/> NO <input type="checkbox"/> YES-EXPLAIN	ARE YOU SUBJECT TO ANY TAX LIENS AND/OR JUDGEMENTS <input type="checkbox"/> NO <input type="checkbox"/> YES-EXPLAIN	ARE YOU A DEFENDANT IN ANY LEGAL ACTION <input type="checkbox"/> NO <input type="checkbox"/> YES-EXPLAIN	HAVE YOU EVER HAD ANY ITEM REPOSSESSED <input type="checkbox"/> NO <input type="checkbox"/> YES-EXPLAIN

Explanation: _____

COMPLETE THIS SECTION ONLY IF THIS IS A JOINT APPLICATION WITH YOUR SPOUSE, OR ARE RELYING ON YOUR SPOUSES INCOME OR ASSETS AS A BASIS FOR REPAYMENT OF THE CREDIT REQUESTED, OR IF YOU RESIDE IN A COMMUNITY PROPERTY STATE

SPOUSE'S NAME (FIRST, M.I., LAST)	DATE OF BIRTH	SOCIAL SECURITY NUMBER
SPOUSE'S EMPLOYER, CITY & STATE	POSITION HELD	HOW LONG
SPOUSE'S MOBILE PHONE NUMBER	SPOUSE'S WORK PHONE NUMBER	SPOUSE'S EMAIL ADDRESS

APPLICANT EMPLOYMENT HISTORY (PAST FIVE YEARS)

CURRENT EMPLOYER	PHONE NUMBER	POSITION	NUMBER OF YEARS
IMMEDIATE PAST EMPLOYER	PHONE NUMBER	POSITION	NUMBER OF YEARS
OTHER PREVIOUS EMPLOYER	PHONE NUMBER	POSITION	NUMBER OF YEARS

TRUCK OWNERSHIP AND USAGE

Current Carrier & Loan History		IF Previously Financed, Name Lender(s)	PURCHASER TO DRIVE? YES <input type="checkbox"/> NO <input type="checkbox"/>	
TRUCK TO WORK - Carrier NAME, CITY AND STATE (DO NOT LIST OWN COMPANY)		CONTACT	PHONE NUMBER	NUMBER OF YEARS
ADDITIONAL HAUL (IF APPLICABLE) COMPANY NAME		CONTACT	PHONE NUMBER	NUMBER OF YEARS
CREDIT REFERENCE	CITY/STATE	ACCOUNT NUMBER	PHONE NUMBER	
BANK ACCOUNT INFORMATION	CITY/STATE	ACCOUNT NUMBER	PHONE NUMBER	

INCOME

TIME PERIOD	GROSS TRUCKING INCOME	OTHER INCOME (Explain Below)	DEDUCTIONS & EXPENSES	NET OPERATING PROFIT
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OTHER INCOME EXPLANATION (e.g. Schedule C Income)

ASSETS (WHAT YOU OWN)

LIABILITIES (WHAT YOU OWE)

CASH ON HAND	TOTAL OWED ON CREDIT CARDS
ACCOUNTS RECEIVABLE	BANK DEBTS AND OTHER OUTSTANDING DEBTS
LIST TRUCKS AND TRAILERS OWNED	
REAL ESTATE OWNED (RESIDENCE FIRST, THEN OTHERS)	MORTGAGE LENDERS ON REAL ESTATE OWNED
PERSONAL VEHICLES OWNED	LIST NAMES OF LENDERS ON PERSONAL VEHICLES
OTHER ASSETS (ITEMIZED)	OTHER DEBITS (ITEMIZED)
TOTAL ASSETS	TOTAL LIABILITIES

Each individual signing as applicant certifies that the information provided in this application is accurate and complete. Each individual signing as applicant authorizes lender or any other lending sources to obtain information from the references listed below and obtain a consumer credit report that will be ongoing and relate not only to the evaluation and/or extension of the business credit requested, but also for purposes of reviewing the account, increasing the credit line, taking collection action on the account and for any other legitimate purpose associated with the account as needed. Each individual signing as applicant further waives any right or claim which such individual would otherwise have under the Fair Credit Reporting Act in the absence of this continuing consent.

Applicant Name (PRINT)

Co-Applicant Name (PRINT)

X _____
Signature

Date

X _____
Signature

Date

ALONG WITH APPLICATION PLEASE PROVIDE MOST RECENT TAX RETURN AND LAST THREE MONTHS BANK STATEMENTS





Please keep this page for your records

IMPORTANT DISCLOSURE INFORMATION

USA Patriot Act

IMPORTANT ACCOUNT OPENING INFORMATION: Federal law under the USA Patriot Act requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our PRIVACY POLICY AND FEDERAL LAW

EQUAL CREDIT OPPORTUNITY ACT (ECOA) 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, age (provided the applicant has the capacity to enter into a binding 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 Credit Protection Act. The federal agency that administers compliance with this law concerning this credit is: Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480, toll-free number: (888) 851-1920, fax number: (877) 888-2520, TDD number: (877) 766-8533.

NOTICE OF THE RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

You have the right to a written statement of reasons we were unable to approve your application. You have 60 days from the date of our notification to you of adverse action to make a written request for a statement of the reasons. If you would like a statement of specific reasons why your application was denied, please contact Russell J. Smith, our Chief Credit Officer at the address provided. We will provide you with the statement of reasons within 30 days after receiving your request. If you have any questions regarding this notice, you should contact us at **Pacific Enterprise Bank, 17748 Skypark Circle, Suite 100, Irvine, CA 92614 - Attn: Russell J. Smith, Chief Credit Officer, Phone: (949) 623-7593.**

NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL for Loans Secured by a First-Lien on Residential Real Property: 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.

CALIFORNIA NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL for Loans Secured by a Subordinate Lien on Residential Real Property: You have the right under Section 11423 of the California Business and Professional Code to a copy of the appraisal we obtained in support of your application for credit, provided that you have paid for the appraisal. If you would like a copy, please write to us at **Pacific Enterprise Bank, 17748 Skypark Circle, Suite 100, Irvine, CA 92614 - Attn: Russell J. Smith, Chief Credit Officer.** We must hear from you no later than 90 days after we notify you about the action taken on your credit application or send you a notice of incomplete application. If you withdraw your application, you must make your written request for a copy of the appraisal within 90 days of the withdrawal. If you request a copy of your appraisal, and you have paid for the cost of the appraisal, we will send you a copy to the address shown on your loan application.

CALIFORNIA NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL for Non Residential Real Property: You have a right under Section 11423 of the California Business and Professions Code to a copy of the appraisal report obtained by this bank in support of your application for credit, provided that you have paid for the appraisal and the cost of duplicating the appraisal. In order to obtain a copy of your appraisal, write to us at **Pacific Enterprise Bank, 17748 Skypark Circle, Suite 100, Irvine, CA 92614 - Attn: Russell J. Smith, Chief Credit Officer.** We must hear from you no later than 90 days after we notify you about the action taken on your credit application, including notice of an incomplete application. If you withdraw your application, you must make your request for an appraisal report within 90 days of the withdrawal. If you request a copy of your appraisal report, and you have paid for the costs of the appraisal, we will send you a copy at the address shown on your loan application. You are only entitled to receive a copy of the appraisal report for purposes of evaluating your pending request for an extension of credit with this bank.

HOME MORTGAGE DISCLOSURE ACT NOTICE: The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, and income of applicants and borrowers; and information about loan approvals and denials. Inquire at Pacific Enterprise Bank, 17748 Skypark Circle, Suite 100, Irvine CA 92614 regarding the locations where HMDA data may be inspected. To receive a copy of this data send a written request to this same address Attn: Russell J. Smith, Chief Credit Officer.