



# BISCAYNE BANK

PH (305) 447-5050 | www.biscaynebank.com

## INSTALLMENT CREDIT APPLICATION PLEASE PRINT - USE INK - ANSWER ALL QUESTIONS

|                   |            |                           |  |   |  |   |
|-------------------|------------|---------------------------|--|---|--|---|
| AMOUNT REQUESTED  | TERM/MONTH | LOAN TYPE                 | <input type="checkbox"/> Personal Unsecured<br><input type="checkbox"/> Personal Secured | <input type="checkbox"/> New Auto<br><input type="checkbox"/> Used Auto | <input type="checkbox"/> 2nd Mortgage<br><input type="checkbox"/> Boat | <input type="checkbox"/> Personal Credit Line<br><input type="checkbox"/> Other |
| LOAN PURPOSE      |            | COLLATERAL TO BE FINANCED | PURCHASE PRICE   | DOWN PAYMENT  | SELLER (Name & Phone No.)  |   |
| INSURANCE COMPANY |            |                           | AGENT/PHONE  |   |  |   |

INDIVIDUAL APPLICATION - Credit sought in your own name - complete all information  
 JOINT CREDIT - If you are applying for joint credit with another person - complete the joint application Section.  
 Individual Application - But relying in whole or in part on income from alimony, child support, or separate maintenance or the income or assets of another person.  
Provide information about that person, to the extent you can in the joint section  
 Co-Maker Name of applicant \_\_\_\_\_

**APPLICANT**

|  |                 |  |
|--|-----------------|--|
| LAST NAME  | FIRST NAME      | M.I.   |
| STREET ADDRESS   |                 |  |
| CITY/STATE/ZIP   |                 | HOME PHONE   |
| DATE OF BIRTH  | SOCIAL SECURITY | Dependents<br>NO. AGES   |
| LANDLORD/MORTGAGE HOLDER NAME AND ADDRESS                  |                 | NO. YEARS RENT <input type="checkbox"/><br>OWN <input type="checkbox"/>  |
| DATE PURCHASED   | PURCHASE PRICE  | ORIGINAL MORTGAGE  |
| PRESENT BALANCE  | FMV             | MONTHLY PAYMENT  |
| PREVIOUS ADDRESS (IF AT PRESENT ADDRESS LESS THAN 5 YEARS) |                 | RENT <input type="checkbox"/> YES <input type="checkbox"/><br>OWN <input type="checkbox"/> NO <input type="checkbox"/> |
| APPLICANT'S EMPLOYER                                       | YEARS           | POSITION   |
| EMPLOYER'S ADDRESS   | PHONE #         |  |
| GROSS MONTHLY SALARY                                       |                 | OTHER INCOME   |
| GROSS  | NET             |  |
| *SOURCE OF OTHER INCOME                                    | YEARS           |  |
| PREVIOUS EMPLOYER (IF WITH PRESENT LESS THAN 5 YEARS)      | YEARS           | POSITION   |
| PREVIOUS EMPLOYERS ADDRESS                                 | PHONE #         |  |

**JOINT APPLICANT**

|  |                 |  |
|--|-----------------|--|
| LAST NAME  | FIRST NAME      | M.I.   |
| STREET ADDRESS   |                 |  |
| CITY/STATE/ZIP   |                 | HOME PHONE   |
| DATE OF BIRTH  | SOCIAL SECURITY | Dependents<br>NO. AGES   |
| LANDLORD/MORTGAGE HOLDER NAME AND ADDRESS                  |                 | NO. YEARS RENT <input type="checkbox"/><br>OWN <input type="checkbox"/>  |
| DATE PURCHASED   | PURCHASE PRICE  | ORIGINAL MORTGAGE  |
| PRESENT BALANCE  | FMV             | MONTHLY PAYMENT  |
| PREVIOUS ADDRESS (IF AT PRESENT ADDRESS LESS THAN 5 YEARS) |                 | RENT <input type="checkbox"/> YES <input type="checkbox"/><br>OWN <input type="checkbox"/> NO <input type="checkbox"/> |
| APPLICANT'S EMPLOYER                                       | YEARS           | POSITION   |
| EMPLOYER'S ADDRESS   | PHONE #         |  |
| GROSS MONTHLY SALARY                                       |                 | OTHER INCOME   |
| GROSS  | NET             |  |
| *SOURCE OF OTHER INCOME                                    | YEARS           |  |
| PREVIOUS EMPLOYER (IF WITH PRESENT LESS THAN 5 YEARS)      | YEARS           | POSITION   |
| PREVIOUS EMPLOYERS ADDRESS                                 | PHONE #         |  |

\* INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE NEED NOT TO BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED FOR REPAYING THIS OBLIGATION, IF YOU WISH TO REVEAL SUCH INCOME:

HOW MUCH DO YOU RECEIVE MONTHLY \$ \_\_\_\_\_ UNDER COURT ORDER \$ \_\_\_\_\_ UNDER WRITTEN AGREEMENT \$ \_\_\_\_\_ UNDER ORAL AGREEMENT \$ \_\_\_\_\_

NAME AND ADDRESS OF RELATIVE/FRIEND NOT LIVING WITH YOU \_\_\_\_\_ PHONE \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_

**FINANCIAL INFORMATION**

|  |                  |                 |
|--|------------------|-----------------|
| CHECKING ACCOUNT #                               | BANK AND ADDRESS | BALANCE         |
| CHECKING ACCOUNT #                               | BANK AND ADDRESS | BALANCE         |
| PRESENT CARS OWNED OR LEASED (YEAR, MAKE, MODEL) | FINANCED BY      | BALANCE PAYMENT |

**CREDIT INFORMATION (LIST OPEN AND RECENTLY CLOSED ACCOUNTS WITH BANKS, LOAN COMPANIES, CREDIT UNIONS, STORES, CREDIT CARDS, ETC.)**

| CREDITOR NAME | ORIGINAL BALANCE | PRESENT BALANCE | MONTHLY PAYMENT |
|---------------|------------------|-----------------|-----------------|
|               |                  |                 |                 |
|               |                  |                 |                 |
|               |                  |                 |                 |
|               |                  |                 |                 |

ARE YOU A CO-MAKER OR ENDORSER ON ANY OTHER NOTES?  YES  NO

ARE YOU OBLIGATED TO PAY ALIMONY/CHILD SUPPORT OR SEPARATE MAINTENANCE? \_\_\_\_\_ MONTHLY AMOUNT REQUIRED \_\_\_\_\_

CERTIFICATION: I/WE CERTIFY THAT THE INFORMATION PROVIDED IN THIS APPLICATION IS TRUE AND CORRECT AS OF THE DATE SET FORTH OPPOSITE MY/OUR SIGNATURE(S) ON THIS APPLICATION AND ACKNOWLEDGE MY/OUR UNDERSTANDING THAT ANY INTENTIONAL OR NEGLIGENT MISREPRESENTATION(S) OF THE INFORMATION IN THIS APPLICATION MAY RESULT IN CIVIL LIABILITY AND/OR CRIMINAL PENALTIES INCLUDING, BUT NOT LIMITED TO, FINE OR IMPRISONMENT OR BOTH UNDER THE PROVISIONS OF TITLE 18, UNITED STATES CODE, SECTION 101, ET SEQ. AND LIABILITY FOR MONETARY DAMAGES TO THE LENDER, ITS AGENTS, SUCCESSORS AND ASSIGNS, INSURERS AND ANY OTHER PERSON WHO MAY SUFFER ANY LOSS DUE TO RELIANCE UPON ANY MISREPRESENTATION WHICH I/WE MAY HAVE MADE ON THIS APPLICATION. I (WE) AGREE, IF ANY MATERIAL CHANGE OCCURS, TO IMMEDIATELY NOTIFY YOU AND UNLESS YOU ARE SO NOTIFIED, YOU MAY CONTINUE TO RELY UPON THIS STATEMENT. I (WE) AUTHORIZE YOU TO MAKE WHATEVER CREDIT INQUIRIES YOU MAY DEEM NECESSARY IN CONNECTION WITH THIS CREDIT APPLICATION.

|                             |  |
|-----------------------------|--|
| I.D. OF APPLICANT           | JOINT APPLICANT, I.D. OF JOINT APPLICANT |
| APPLICANT'S SIGNATURE       | DATE                                     |
| JOINT APPLICANT'S SIGNATURE | DATE                                     |

**ONLY TO BE COMPLETED WHEN LOAN REQUEST IS SECURED BY REAL ESTATE OR A MOBILE HOME.**

The following information is requested by the Federal Government for certain types of loans related to dwelling, in order to motor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

**APPLICANT**

I do not wish to furnish this information

**Race/National Origin:**  American Indian or Alaskan Native  Asian or Pacific Islander  White, not of Hispanic Origin  
 Black, not of  Hispanic  Other (Specify)

**Sex:**  Female  Male

**JOINT-APPLICANT**

I do not wish to furnish this information

**Race/National Origin:**  American Indian or Alaskan Native  Asian or Pacific Islander  White, not of Hispanic Origin  
 Black, not of  Hispanic  Other (Specify)

**Sex:**  Female  Male