

Consumer Loan Application



For Bank Use Only Walk-in Mail-In Telephone
Bank # _____ Branch # _____ RU # _____ Branch Contact _____
Employee # _____ Network # _____ Co-Applicant For _____ App ID # _____

Section A- Please Tell Us How You Want to Borrow

Amount of Loan \$ _____ **Number of Months (Term):** _____
I am applying for:
 Installment Loan Automobile - Dealer / owner name
 Time Note Mobile Home (or other home purchase) **See Section E**
(Source of Repayment) _____ Secured: Other Purposes
 Credit Line - If increase, please give _____ Unsecured: Other Purposes
Account # _____ Home Improvement
Installment Loan and Time Notes only, See Section E
Were any of the loans/lines of credit being paid off originally for home purchase or home improvement purposes?
 Yes (**Installment Loan and Time Notes - See Section E**)
 No **Notes- See Section E**

If you are securing your loan, please describe your collateral: _____
 YES! I am interested in receiving information on credit insurance.

Section B- Please Tell Us About Yourself

First Name	Initial	Last Name	Date of Birth	Social Security No.	
Home Address (Other than P.O. Box)			City	State	Zip
Mailing Address (If different from home address)			City	State	Zip
Home Phone	Cellular Phone	Pager Phone	Fax Phone	<input type="checkbox"/> Home <input type="checkbox"/> Business	Internet Address
<input type="checkbox"/> Rent <input type="checkbox"/> Live with others	Monthly Rent/Mortgage Payment	Landlord / Mortgagor		Yrs/Mths There	
Previous Address (if less than 2 years at above)			City	State	Zip
Name and Address of Employer		Position / Occupation	Yrs There	Business Phone	Gross Annual Salary
Is any of your income nontaxable? <input type="checkbox"/> Yes <input type="checkbox"/> No			If yes, how much?		
Name and Address of Previous Employer (If less than 2 years at current employment.)				Position / Occupation	Yrs/Mths There
Checking Account <input type="checkbox"/> Yes <input type="checkbox"/> No	Bank	Savings Account <input type="checkbox"/> Yes <input type="checkbox"/> No	Bank		
Note: You do not have to include information about income from alimony, child support or separate main-tenance payments, unless you want us to consider this income in connection with this application for credit.				Source of Other Income	Annual Amount
Name and Address of Closest Relative Not Living At Your Address				Relationship	Home Phone
Are You a Permanent US Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No		Do not complete if this is an application for individual, unsecured credit.			
If No, What is the Current Expiration Date of your current Visa?		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried -including single, divorced and widowed.			
* If you are self-employed, on commission, or a substantial portion of your income is from a source other than salary, please attach a copy of your last two years' federal tax returns.					

Section C- Please Tell Us About Your Co-Applicant

First Name	Initial	Last Name	Date of Birth	Social Security No.	
Home Address (Other than P.O. Box)			City	State	Zip
Mailing Address (If different from home address)			City	State	Zip
Home Phone	Cellular Phone	Pager Phone	Fax Phone	<input type="checkbox"/> Home <input type="checkbox"/> Business	Internet Address
<input type="checkbox"/> Rent <input type="checkbox"/> Live with others	Monthly Rent/Mortgage Payment	Landlord / Mortgagor		Yrs/Mths There	
Previous Address (if less than 2 years at above)			City	State	Zip
Name and Address of Employer		Position / Occupation	Yrs There	Business Phone	Gross Annual Salary
Is any of your income nontaxable? <input type="checkbox"/> Yes <input type="checkbox"/> No			If yes, how much?		
Name and Address of Previous Employer (If less than 2 years at current employment.)				Position / Occupation	Yrs/Mths There
Checking Account <input type="checkbox"/> Yes <input type="checkbox"/> No	Bank	Savings Account <input type="checkbox"/> Yes <input type="checkbox"/> No	Bank		
Note: You do not have to include information about income from alimony, child support or separate main-tenance payments, unless you want us to consider this income in connection with this application for credit.				Source of Other Income	Annual Amount
Name and Address of Closest Relative Not Living At Your Address				Relationship	Home Phone
Are You a Permanent US Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No		Do not complete if this is an application for individual, unsecured credit.			
If No, What is the Current Expiration Date of your current Visa?		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried -including single, divorced and widowed.			
* If you are self-employed, on commission, or a substantial portion of your income is from a source other than salary, please attach a copy of your last two years' federal tax returns.					

Section D- Please Tell Us About Your Financial Obligations

List all your current obligations, including financial institutions, department stores, credit cards, leases, unpaid taxes, alimony and child support, etc. (Additional space available on reverse.) A personal Financial Statement will be required on Notes, Unsecured Personal Loans and SunTrust Credit Lines over \$15,000.

Responsibility		Creditor	Current Outstanding Balance	Monthly Payment (Or other Term)	Check if debts to be paid by this loan
Applicant	Co-Applicant				

Section E- Information For Government Monitoring Purposes

Complete only if your loan will be used for home improvement or to refinance a home improvement loan, or if you are purchasing a residential dwelling (including a mobile home or a boat used as your primary residence) and this loan will be secured by the dwelling, or if you are refinancing a loan used to purchase a dwelling. DO NOT complete for credit lines. This information is for government monitoring purposes only. The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor 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 on whether you choose to furnish it. However, if you choose not to furnish the information, under federal regulations the lender is required to note race or national origin and sex on the basis of visual observation surname. If you do not wish to furnish the information, please check the box and initial below.

Applicant: _____ I do not wish to furnish this information. **Co-Applicant:** _____ I do not wish to furnish this information.

Race or National Origin:
 1 Am Indian, Alaskan Native 3 Black 5 White
 2 Asian, Pacific Islander 4 Hispanic 6 Other

SEX: 1 Male 2 Female By Observation

Address of Property to be purchased or refinanced:

Street Address _____ City, State, Zip _____

I / We authorize SunTrust Bank (the Creditor) to make whatever credit inquiries it deems necessary in connection with this credit application or in the course of review or collection of any credit extended in reliance on this application. I / We authorize and instruct any person, including but not limited to, all local, state or federal governmental agencies, or consumer reporting agencies, to complete and furnish the Creditor any information that it may have or obtain in response to such credit inquiries, and agree that such information, along with this application, shall remain the Creditor's property whether or not credit is extended. I / We authorize SunTrust Bank to disclose any information in or relating to this application and/or loan account (including information received from third persons) to any applicant for or guarantor of this credit, to any of SunTrust Bank's subsidiaries, affiliates and assigns, to any potential assignee, transferee or participant in the credit to which this application relates. In the event you do not want us to share certain information with our affiliates, other than information about our own transactions and experience with you, you must write us at SunTrust Bank, Attn: Credit Information, RIC 9292, P.O. Box 26264, Richmond VA 23260-6264 and include your name, address and account number so that we may process your request. I / We certify that the information provided in this application is being given for the purpose of obtaining the credit described above and is true and correct as of this date.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____