

# STANDARD CREDIT APPLICATION



Southeast Toyota Finance

Before completing this form, please read the directions carefully. (Check appropriate box). Applicant, if married, may apply for a separate account.

- 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 a basis for the repayment of the credit requested, complete only **Section A**.
- If you are applying for joint credit with another person, initial where indicated below and complete **Sections A and B**.  
We intend to apply for joint credit: \_\_\_\_\_  
APPLICANT INITIALS \_\_\_\_\_ JOINT APPLICANT INITIALS \_\_\_\_\_
- If you are married and live in a community property state, please complete **Section A** about yourself and **Section B** about your spouse. You must sign this application. Your spouse must sign this application only if he/she wishes to be a joint applicant.
- If you are applying for business credit, complete **Section A**. If you are applying for business credit with a co-applicant, complete **Sections A and B**.

|  |   |                       |                                     |         |                                   |              |             |  |                |       |
|--|---|-----------------------|-------------------------------------|---------|-----------------------------------|--------------|-------------|--|----------------|-------|
| FIRST NAME OR BUSINESS NAME  |   | MIDDLE                | LAST                                | SR      | SOCIAL SECURITY NO. OR (TAX ID #) |              |             |  | DATE OF BIRTH  | PHONE |
|  |   |                       |                                     | JR      |                                   |              |             | MO. DAY YR.  | ( )            |       |
| E-MAIL ADDRESS   |   |                       |                                     |         |                                   |              |             |  |                |       |
| PRESENT ADDRESS  |   | NUMBER AND STREET     |                                     | CITY    | COUNTY                            | STATE        | ZIP         | LIVED THERE  |                |       |
|  |   |                       |                                     |         |                                   |              |             | YEARS  | MONTHS         |       |
| -A-<br>APPLICANT'S<br>CREDIT INFORMATION   | RENT <input type="checkbox"/> LANDLORD OR MORTGAGE HOLDER NAME  |                       | MO. PAYMENT OR RENT \$              |         |                                   |              |             |  |                |       |
|  | LIVE WITH RELATIVES <input type="checkbox"/>                    |                       |                                     |         |                                   |              |             |  |                |       |
|  | OWN <input type="checkbox"/>                                    |                       |                                     |         |                                   |              |             |  |                |       |
|  | PREVIOUS HOME ADDRESS (IF LESS THAN 2 YEARS AT PRESENT ADDRESS) |                       | NUMBER AND STREET                   | CITY    | COUNTY                            | STATE        | ZIP         | LIVED THERE  |                |       |
|  |   |                       |                                     |         |                                   |              | YEARS       | MONTHS   |                |       |
| EMPLOYED BY  |   | NAME                  | BUSINESS ADDRESS, NUMBER AND STREET |         | CITY                              | STATE        | YEARS       | HOW LONG   | BUS. PHONE NO. |       |
| SELF <input type="checkbox"/>  |   |                       |                                     |         |                                   |              | MONTHS      | ( )  |                |       |
| OTHERS <input type="checkbox"/>  |   |                       |                                     |         |                                   |              |             |  |                |       |
| TRADE OR OCCUPATION  |   | GROSS SALARY OR WAGES | NAME OF PREVIOUS EMPLOYER           |         | ADDRESS                           |              | NO. YEARS   |  |                |       |
|  |   | \$                    |                                     |         |                                   |              |             |  |                |       |
| <b>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.</b> |   |                       |                                     |         |                                   |              |             |  |                |       |
| TYPE OF OTHER INCOME   |   | SOURCE                |                                     |         |                                   | GROSS AMOUNT |             | <input type="checkbox"/> WEEK<br><input type="checkbox"/> MONTH<br><input type="checkbox"/> YEAR |                |       |
|  |   |                       |                                     |         |                                   | \$           |             |  |                |       |
| NAME OF CREDITOR OF LAST CAR FINANCED  |   |                       |                                     |         | PHONE NO.                         |              | ACCOUNT NO. |  |                |       |
| NAME AND ADDRESS OF PARENT OR NEAREST RELATIVE NOT LIVING WITH ME  |   | NAME                  |                                     | ADDRESS |                                   | PHONE NO.    |             | RELATIONSHIP   |                |       |

|  |   |                       |                                     |      |                     |                      |           |             |                |       |
|--|---|-----------------------|-------------------------------------|------|---------------------|----------------------|-----------|-------------|----------------|-------|
| FIRST NAME   |   | MIDDLE                | LAST                                | SR   | SOCIAL SECURITY NO. |                      |           |             | DATE OF BIRTH  | PHONE |
|  |   |                       |                                     | JR   |                     |                      |           | MO. DAY YR. | ( )            |       |
| E-MAIL ADDRESS   |   |                       |                                     |      |                     |                      |           |             |                |       |
| PRESENT ADDRESS  |   | NUMBER AND STREET     |                                     | CITY | COUNTY              | STATE                | ZIP       | LIVED THERE |                |       |
|  |   |                       |                                     |      |                     |                      |           | YEARS       | MONTHS         |       |
| -B-<br>THE JOINT APPLICANT'S<br>OR OTHER PARTY'S<br>CREDIT INFORMATION   | RENT <input type="checkbox"/> LANDLORD OR MORTGAGE HOLDER NAME  |                       | MO. PAYMENT OR RENT \$              |      |                     |                      |           |             |                |       |
|  | LIVE WITH RELATIVES <input type="checkbox"/>                    |                       |                                     |      |                     |                      |           |             |                |       |
|  | OWN <input type="checkbox"/>                                    |                       |                                     |      |                     |                      |           |             |                |       |
|  | PREVIOUS HOME ADDRESS (IF LESS THAN 2 YEARS AT PRESENT ADDRESS) |                       | NUMBER AND STREET                   | CITY | COUNTY              | STATE                | ZIP       | LIVED THERE |                |       |
|  |   |                       |                                     |      |                     |                      | YEARS     | MONTHS      |                |       |
| EMPLOYED BY  |   | NAME                  | BUSINESS ADDRESS, NUMBER AND STREET |      | CITY                | STATE                | YEARS     | HOW LONG    | BUS. PHONE NO. |       |
| SELF <input type="checkbox"/>  |   |                       |                                     |      |                     |                      | MONTHS    | ( )         |                |       |
| OTHERS <input type="checkbox"/>  |   |                       |                                     |      |                     |                      |           |             |                |       |
| TRADE OR OCCUPATION  |   | GROSS SALARY OR WAGES | NAME OF PREVIOUS EMPLOYER           |      | ADDRESS             |                      | NO. YEARS |             |                |       |
|  |   | \$                    |                                     |      |                     |                      |           |             |                |       |
| <b>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.</b> |   |                       |                                     |      |                     |                      |           |             |                |       |
| TYPE OF OTHER INCOME   |   | SOURCE                |                                     |      |                     | GROSS MONTHLY AMOUNT |           | \$          |                |       |
|  |   |                       |                                     |      |                     |                      |           |             |                |       |

|  |                                    |                        |                              |                            |                  |
|--|------------------------------------|------------------------|------------------------------|----------------------------|------------------|
| VEHICLE<br>INFORMATION<br>TO BE COMPLETED<br>BY DEALER | <input type="checkbox"/> NEW       | VEHICLE YEAR           | VEHICLE MAKE                 | VEHICLE MODEL              | VEHICLE TRIM     |
|  | <input type="checkbox"/> USED      |                        |                              |                            |                  |
|  | <input type="checkbox"/> CERTIFIED | INVOICE/WHOLESALE/MSRP | TERM                         | MONTHLY PAYMENT            | ODOMETER MILEAGE |
|  | <input type="checkbox"/> OTHER     |                        |                              |                            |                  |
| CASH PRICE (1)   |                                    | NET TRADE (2)          | CASH DOWN AND/OR REBATES (3) | UNPAID BALANCE (1 - 2 - 3) | AMOUNT FINANCED  |

In this credit application, the words "you" and "your" mean each person submitting this application. The words "we," "us," and "our" mean the dealer, the financial institution selected to receive this application, and the dealer's and such financial institution's affiliates, assignees, agents and service providers.

You, the undersigned, (1) make the above representations, which are true and complete, for the purpose of securing credit; (2) authorize us to obtain consumer credit reports on you periodically and to gather employment history as we may consider necessary and appropriate; (3) authorize us to exchange credit, account and financial information about you; (4) agree that we may call you, using an automatic telephone dialing system or otherwise, leave you a voice, prerecorded, or artificial voice message, or send you a text, e-mail, or other electronic message for any purpose related to servicing or collection and/or for other informational purposes related to any credit account that we open for you (each a "Communication"); (5) consent that we may send a Communication to any telephone numbers, including cellular telephone numbers, or e-mail addresses you provide now or in the future in connection with any credit account that we open for you; (6) represent that you have authority to provide the foregoing consent because you are either the subscriber of such telephone numbers or the customary user who has authority to consent to the Communications; (7) agree that you may include my personal information in a Communication; (8) agree that we will not charge you for any Communication but that your service provider may charge you; (9) understand and agree that we may communicate with you in any manner permissible by law that does not require your prior consent; (10) understand and agree that we may monitor and record any Communication for quality assurance or other reasons; (11) understand and agree that we may communicate with \_\_\_\_\_, your spouse(s) or other legally recognized domestic partner(s), if any, regarding any matter related to any credit account that we open for you; and (12) understand that we will retain this application whether or not it is approved, and that it is your responsibility to notify us of any changes of name, address, employment, or contact information, including your cellular telephone number.

SEE PAGE 2 FOR SIGNATURES

**FAIR CREDIT REPORTING ACT DISCLOSURE:** This application for credit may be submitted to various financial institution(s). Before this application is submitted, the name(s) and address(es) of the institution(s) that will receive copies of this application will be disclosed to you.

**CA, NY, OH, VT AND WI RESIDENTS: SEE BELOW FOR ADDITIONAL IMPORTANT DISCLOSURES AND INFORMATION.**

**BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND AGREE TO THE TERMS AND DISCLOSURES ON THIS APPLICATION.**

X \_\_\_\_\_  
APPLICANT'S SIGNATURE

DATE

X \_\_\_\_\_  
JOINT APPLICANT'S OR OTHER PARTY'S SIGNATURE (IF APPLICABLE)

DATE

- CALIFORNIA RESIDENTS - AN APPLICANT, IF MARRIED, MAY APPLY FOR A SEPARATE ACCOUNT.
- NEW YORK RESIDENTS - IN CONNECTION WITH YOUR APPLICATION FOR CREDIT, A CONSUMER REPORT MAY BE OBTAINED FROM A CONSUMER REPORTING AGENCY (CREDIT BUREAU). IF CREDIT IS EXTENDED, THE PARTY OR PARTIES EXTENDING CREDIT OR HOLDING SUCH CREDIT MAY ORDER ADDITIONAL CONSUMER REPORTS IN CONNECTION WITH ANY UPDATE, RENEWAL OR EXTENSION OF THE CREDIT. IF YOU ASK, YOU WILL BE TOLD WHETHER A CONSUMER REPORT WAS REQUESTED AND, IF SO, THE NAME AND ADDRESS OF ANY CONSUMER REPORTING AGENCY (CREDIT BUREAU) FROM WHICH SUCH CREDIT REPORT WAS OBTAINED.
- OHIO RESIDENTS - THE OHIO LAWS AGAINST DISCRIMINATION REQUIRE THAT ALL CREDITORS MAKE CREDIT EQUALLY AVAILABLE TO ALL CREDIT WORTHY 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.
- VERMONT RESIDENTS - YOU AUTHORIZE US TO OBTAIN AND VERIFY INFORMATION ABOUT YOU (INCLUDING ONE OR MORE CREDIT REPORTS, INFORMATION ABOUT YOUR EMPLOYMENT AND BANKING AND CREDIT RELATIONSHIPS) THAT WE MAY DEEM NECESSARY OR APPROPRIATE IN EVALUATING YOUR CREDIT APPLICATION. IF YOUR CREDIT APPLICATION IS APPROVED AND CREDIT IS GRANTED, YOU ALSO AUTHORIZE THE PARTIES GRANTING CREDIT OR HOLDING YOUR ACCOUNT, AND THEIR RESPECTIVE EMPLOYEES AND AGENTS, TO OBTAIN ADDITIONAL CREDIT REPORTS AND OTHER INFORMATION ABOUT YOU IN CONNECTION WITH REVIEWING THE ACCOUNT, INCREASING THE CREDIT LINE ON THE ACCOUNT (IF APPLICABLE), TAKING COLLECTION ACTION ON THE ACCOUNT, OR FOR ANY OTHER LEGITIMATE PURPOSE.
- MARRIED WISCONSIN RESIDENTS - NO PROVISION OF ANY MARITAL PROPERTY AGREEMENT, ANY UNILATERAL STATEMENT UNDER WIS. STAT § 766.59 OR ANY COURT DECREE UNDER § 766.70 APPLIED TO MARITAL PROPERTY ADVERSELY AFFECTS OUR INTEREST UNLESS YOU FURNISH A COPY OF THE AGREEMENT, STATEMENT, OR COURT DECREE OR WE HAVE ACTUAL KNOWLEDGE OF SUCH ADVERSE PROVISION BEFORE CREDIT IS GRANTED. IF YOU ARE MAKING THIS CREDIT APPLICATION INDIVIDUALLY AND NOT JOINTLY WITH YOUR SPOUSE, COMPLETE SECTION A ABOUT YOURSELF AND SECTION B ABOUT YOUR NON-APPLICANT SPOUSE. YOUR NON-APPLICANT SPOUSE SHOULD NOT SIGN THE CREDIT APPLICATION IF YOU ARE APPLYING FOR INDIVIDUAL CREDIT.