



Enclosed in this packet you will find our Credit Application and Personal Financial Statement.

In addition to these forms, we will need the following items:

- (1) 2017 and 2018 complete personal tax returns
- (2) 2019 W2's (if available) or a 2019 pay stub showing year-end earnings
- (3) Copy of driver's license(s)
- (4) Purchase agreement (if one has been done at this point)
- (5) A brief narrative of prior boat ownership and boating experience
- (6) For loan amounts over \$150,000, bank, brokerage, and retirement account statements are required. Online "screen print-outs" are not accepted by the lenders.

If you are a business owner, we will also need the following for all businesses owned:

- (1) 2017 and 2018 complete business tax returns
- (2) 2019 year-end internally prepared P&L (and Balance Sheet if applicable).
- (3) Let us know of any monthly payments on your personal credit that are paid by the business

It is important that we compile as much information available at the time of application so that we can present the most accurate picture of the transaction to our lenders. Our process ensures that you will have access to as many options and the best rates possible.

All of the information can be faxed or emailed back to us at your convenience, or you can simply click on the SECURE LINK in the contact information area in my emails to upload the documents securely.

Thank you for choosing Lending Associates.

Section 1: Please Tell Us About Your Loan Request				Please check the appropriate disclosure boxes below:			
I/(We) hereby make application for a loan for Purchase Refinance	Vessel Usage: Pleasure Charter	INDIVIDUAL: I am applying for an individual account in my own name, and am relying on my own income and assets, and not the income or assets of another person, as the basis for repayment of the credit requested.	JOINT: We are applying for joint credit, and are relying on our joint income and assets as the basis for repayment for the credit requested.	Will this vessel be used as a dwelling/residence (primary or otherwise)? YES NO			
Vessel & Transaction Information: This vessel is NEW USED							
Year	Make	Model	Length	Engine Make	No. of Engines	Gas or Diesel	HP Each
Purchase Price	Trade Allowance	Sales Tax	Trade Payoff	Cash Down	Loan Request	Term Request	
Trade-In Information: (If applicable)							
Year	Make	Model	Length	Engine Make	No. of Engines	Gas or Diesel	HP
Section 2: Please Tell Us About Yourself							
First Name	Last Name	M.I.	Date of Birth	Social Security	Are you a US Citizen?		
Present Street Address (Please include City, State and Postal Code)				Time at Residence	Monthly Payment	Lender/Landlord	
Prior Street Address (If less than three years at current residence)					Time at Prior Residence		
Primary Phone (required)	Cell Phone	Work Phone		Email Address:			
<p>You agree as follows: On each phone number that you give us on this application, whether land line or cell phone, you consent to Lending Associates, its affiliates, our agents, and assignees of any of us contacting you at the number by calling, texting, or sending other electronic messages, from time to time, for any reason about your accounts the lender and its affiliates, including but not limited to, for collection and payment purposes. You agree that automated dialing equipment or prerecorded voice messages may be used for any of these purposes.</p>							
Name of Employer		Position / Occupation		Gross Monthly Income	Time at Employment		
Prior Employer (if less than 3 years above)		Position / Occupation		Gross Monthly Income	Time at Employment		
Source of Additional Income: Rental Properties/Pension/Retirement/Social Security (You do not have to include information about income from alimony, child support, or separate maintenance payments, unless you want this income to be considered in connection with this application)					Annual Additional Income:		
Section 3: Please Tell Us About Your Co-Applicant							
First Name	Last Name	M.I.	Date of Birth	Social Security	Are you a US Citizen?		
Present Street Address (If different from Applicant above):					Time at Residence		
Primary Phone (required)	Cell Phone	Work Phone		Email Address:			
<p>You agree as follows: On each phone number that you give us on this application, whether land line or cell phone, you consent to Lending Associates, its affiliates, our agents, and assignees of any of us contacting you at the number by calling, texting, or sending other electronic messages, from time to time, for any reason about your accounts with the lender and its affiliates, including but not limited to, for collection and payment purposes. You agree that automated dialing equipment or prerecorded voice messages may be used for any of these purposes.</p>							
Name of Employer		Position / Occupation		Gross Monthly Income	Time at Employment		
<p>In compliance with recent federal legislation, we will be verifying pertinent information which will enable us to confirm your identity.</p> <p>I/We authorize 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 the Creditor to furnish credit information, including insurance information, to persons who may lawfully receive and use such information.</p> <p>Referral: Unless I/we initial here, you are hereby authorized to share this application and credit information with your affiliates or other lenders, which may consider my/our application for loan approval/purchase. Applicant/Co-Applicant initials ____/____. If you initial we will not be able to process the loan application request with our lender network.</p> <p>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.</p>							

Applicant Signature

Date

Co-Applicant Signature

Date

Personal Financial Statement

ASSETS

Cash on Hand in Banks:

TOTAL	

Marketable Securities:

TOTAL	

Retirement Accounts:

TOTAL	

Real Estate:

Value

TOTAL	

Autos/Boats:

TOTAL	

Other Assets:

TOTAL	

Total Assets

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LIABILITIES

Revolving Debt:

Monthly

Balance

TOTAL		

Securities Loans:

Monthly

Balance

TOTAL		

Retirement Acct. Loans:

Monthly

Balance

TOTAL		

Real Estate Loans:

Monthly

Balance

TOTAL		

Installment Loans:

Monthly

Balance

TOTAL		

Other Liabilities:

Monthly

Balance

TOTAL		

Total Liabilities

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Applicant

Date

Co-Applicant

Date