



**Credit Application
Home Improvement
Loan
540-300-1567**

Submit applications by email to
lorin@fletcherconstructionva.com

Exact Loan Amount Requested:
\$ _____
Improvement Description: _____
Option Requested:
 0% for 12 months
 5.99% for 60 months
 8.99% for 144 months

APPLICANT INFORMATION

APPLICANT NAME (Full name EXACTLY matching Government Issued Identification) _____ DATE OF BIRTH _____ SOCIAL SECURITY NUMBER _____

EMAIL ADDRESS (Required for Electronic Documents) _____

ID TYPE _____ ID # & STATE _____ ID EXP. DATE _____ PRIMARY PHONE _____ ALTERNATE PHONE _____

STREET ADDRESS _____ ZIP CODE _____ CITY _____ STATE _____ TIME IN HOME (Yrs Mo) _____ MTG PAYMENT _____

EMPLOYER _____ POSITION _____ TIME AT JOB (Yrs Mo) _____ GROSS INCOME (MO)** _____

SOURCE OF ADDITIONAL INCOME _____ ADDITIONAL MONTHLY INCOME** _____

JOINT APPLICANT INFORMATION - By checking the box and completing this section, you signify intent to apply for joint credit.

If you are married and live in a community property state (AZ, CA, ID, LA, NV, NM, TX, WA, WI), you must provide your spouse's information in this section.

JOINT APPLICANT NAME (Full name EXACTLY matching Government Issued ID) _____ DATE OF BIRTH _____ SOCIAL SECURITY NUMBER _____

EMAIL ADDRESS (Required for Electronic Documents) _____

ID TYPE _____ ID # & STATE _____ ID EXP. DATE _____ PRIMARY PHONE _____ ALTERNATE PHONE _____

STREET ADDRESS _____ ZIP CODE _____ CITY _____ STATE _____ TIME IN HOME (Yrs Mo) _____ MTG PAYMENT _____

EMPLOYER _____ POSITION _____ TIME AT JOB (Yrs Mo) _____ GROSS INCOME (MO)** _____

SOURCE OF ADDITIONAL INCOME _____ ADDITIONAL MONTHLY INCOME** _____

**Alimony, child support or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for paying this obligation.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, the Bank, will ask for your name, address, date of birth, and other information that will allow the Bank to identify you. The Bank may also ask to see your driver's license or other identifying documents.

TCPA NOTICE: You agree that if an account is created for you, all of the following will also apply: (a) the Bank may monitor and record telephone calls regarding your account to assure the quality of the Bank's service or for other reasons; (b) you expressly consent to the Bank using prerecorded/artificial voice messages, text messages and/or automatic dialing equipment while servicing or collecting your account; (c) you agree that the Bank may take these actions using the telephone number(s) that you provide the Bank in this credit application, you provide the Bank in the future, or the Bank obtains from another source, even if the number is for a mobile telephone and/or the Bank using the number results in charges to you.

NOTICE TO CALIFORNIA CUSTOMERS: A married applicant may apply for a separate account. **NOTICE TO OHIO CUSTOMERS:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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. **NOTICE TO NEW YORK CUSTOMERS:** In connection with your application for credit, a consumer report may be obtained which contains information on your credit worthiness, credit standing, credit capacity and general reputation. If you request, you will be informed whether a consumer report was obtained and if so, you will be given the name and address of the consumer reporting agency which furnished the report. If your application is granted, subsequent consumer reports may be obtained in connection with any update, extension or renewal of credit. **NOTICE TO RHODE ISLAND CUSTOMERS:** Consumer reports may be requested in connection with this application. **NOTICE TO VERMONT CUSTOMERS:** If an account is created, I authorize the obtaining of credit reports for purposes of reviewing or taking collection action on the account or for other legitimate purposes associated with the account. **NOTICE TO WISCONSIN CUSTOMERS:** The interest of the creditor will not be adversely affected by a provision of a marital property agreement, a unilateral statement under Wisconsin Statutes 766.59 or a court decree under Wisconsin Statutes 766.70, unless you furnish a copy of such agreement statement or decree to the creditor has actual knowledge of such provision before credit is granted.

AUTHORIZATION: By completing and signing this application, you are applying for credit to purchase goods and services from the contractor identified above. You affirm that all of the information furnished on the application is complete and accurate. If joint applicant information is provided above, each of you by signing below verifies your intent to apply for joint credit. You agree that the Bank may share this application with other potential lenders and investigate any of the information from any source they choose, including obtaining a credit bureau report, now and in the future. If approved the Bank may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

X _____ X _____ Date _____
Applicant Signature Joint Applicant Signature