



**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
 9.99% 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) _____

DRIVERS LICENSE # _____ D L STATE _____ D L ISSUE DATE _____ PRIMARY PHONE _____ WORK PHONE _____

STREET ADDRESS _____ ZIP CODE _____ CITY _____ STATE _____

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

SOURCE OF ADDITIONAL INCOME _____ ADDITIONAL MONTHLY INCOME** _____

TIME IN HOME (Yrs Mo) _____ MTG PAYMENT _____ MORTGAGE BALANCE _____ BANKRUPTCY IN LAST 5 YEARS? (YES / NO) _____

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

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

EMAIL ADDRESS (Required for Electronic Documents) _____

DRIVERS LICENSE # _____ D L STATE _____ D L ISSUE DATE _____ PRIMARY PHONE _____ WORK PHONE _____

STREET ADDRESS _____ ZIP CODE _____ CITY _____ STATE _____

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

SOURCE OF ADDITIONAL INCOME _____ ADDITIONAL MONTHLY INCOME** _____

TIME IN HOME (Yrs Mo) _____ MTG PAYMENT _____ MORTGAGE BALANCE _____ BANKRUPTCY IN LAST 5 YEARS? (YES / NO) _____

**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 _____

GENERAL AUTHORIZATION: By signing below, you (1) apply to Seller for credit; (2) recognize that Seller, and any alternative financing source to whom Seller may forward your application, may obtain consumer credit reports on you in connection with your application and in connection with updates, collection, renewals or additional extensions of credit; (3) consent to your application being forwarded to alternative finance sources; (4) agree that Seller and any alternate finance source may place calls and send text and email messages to any telephone number or email address associated with your account, and that your wireless service provider may charge you for such communications; and (5) you consent to the use of prerecorded or artificial voice messages and automatic dialing devices for such communications.

X _____ X _____ Date _____
Applicant Signature Joint Applicant Signature