

Date: \_\_\_\_\_

( ) Individual ( ) Joint ( ) Other \_\_\_\_\_

( ) Loan Amount: \_\_\_\_\_ For: \_\_\_\_\_

( ) DEALER: \_\_\_\_\_

**APPLICATION STATEMENT (PLEASE PRINT)**



**Capitol  
Credit  
Company**

<b>A P P L I C A N T</b>	Last name		First Name		Middle Initial	<input type="checkbox"/> Jr. <input type="checkbox"/> Sr.	Social Security Number		Age	Date of birth		# of Dep.
	Present Address (Number and Street)				City			State	Zip Code		County	
	Phone in Applicant's Home	<input type="checkbox"/> Yes <input type="checkbox"/> No	Phone No. ( )	1 <input type="checkbox"/> Owns Home Outright 2 <input type="checkbox"/> Buying Home	3 <input type="checkbox"/> Lives with relatives 4 <input type="checkbox"/> Leasing / Renting	5 <input type="checkbox"/> Own / Buying		Time at Res. ___ Yrs. ___ Mos.		Military Status		In Reserves <input type="checkbox"/> Yes <input type="checkbox"/> No
	Name and Address of Landlord or Mortgage Holder						Rent or Mtge. Pmt \$			Driver's License No. and State		
Previous Address (Street, City, State and Zip Code)						Lived There		Yrs. in Area		Est. Annual Mileage		
<b>E M P L O Y M E N T</b>	Current Employer Name				Address				Schedule		Wkly Biwly Monthly	
	Occupation			Supervisor		Time on job ___ Yrs. ___ Mos.		Employer's Phone No. Area Code ( )		Net Take Home Pay \$		
	Previous Employer's Name				Time on previous job Years		Previous employer's address					
	* Alimony, child support or separate maintenance income need to be revealed if you do not wish to have it considered as a basis for repaying this obligation.						* Source of income			Other monthly income \$		
<b>A P P L I C A N T ' S  C R E D I T  D A T A</b>	Autos											
	Creditors Name and Address		Name Acct. Maintained In, If Other Than Above		Date Opened	High Credit	No. of installments and monthly payment amount!			Unpaid Balance		
	(Previous cars financed by or leased through) (1)											
	(2)											
	(other credit) (3)											
	(4)											
	Name & Address of applicant's nearest relatives not in household (1)								Phone No.		Relationship	
	Name & Address of applicant's nearest relatives not in household (2)								Phone No.		Relationship	
	Name & Address of applicant's personal friends known over one year. (1)								Phone No.			
	(2)								Phone No.			
Have you ever had a car or merchandise repossessed? <input type="checkbox"/> No <input type="checkbox"/> Yes _____ If yes, when? Month / Year				Have you ever filed Bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, when? Month / Year								
Is applicant obligated to make alimony, child support or separated maintenance payments? <input type="checkbox"/> No <input type="checkbox"/> Yes _____ If yes, amount to be paid per month is \$												
<b>F O R S E L L E R S  U S E O N L Y</b>	(1) Cash Price (incl. tax, title, reg. fees)		\$ _____ (1)		Year		Make		Model		Mileage	
	(2) Down payment		Cash \$ _____ Net Trade \$ _____		New: <input type="checkbox"/> Used: <input type="checkbox"/>		Vehicle Identification Number		Equip: A/C A/T		Civ. Other	
	(3) Unpaid balance of Cash Price (1-2)		\$ _____ (3)		Trade		Year		Make		Model Mileage	
	(4) Other Charges		\$ _____ (4)		(5) Amount financed (3 & 4)		\$ _____ (5)					
	Do not complete this section unless: (Check applicable block) <input type="checkbox"/> Application is for joint credit with another person, or guarantor. <input type="checkbox"/> Applicant relying on income from alimony, child support, or separate maintenance or on income or assets of another person as the basis for repayment of the credit requested											
<b>J O I N T  A P P L I C A N T O R  O T H E R  P A R T Y  A P P L I C A N T O R</b>	Last name		First Name		Middle Initial	<input type="checkbox"/> Jr. <input type="checkbox"/> Sr.	Address (Street, City, State & Zip Code)					
	Employer (Firm name, address)				Age	Date of birth	Phone No.		Relationship to Applicant (If any)			
	Net Take Home Pay		Occupation		Time on job ___ Yr. ___ mos.		SS#					
	Credit reference (s) and name acct. maintained in, if other than above (1)						Source of other income			Other monthly income \$		
	(2)				Have you ever had a car or merchandise repossessed? <input type="checkbox"/> No <input type="checkbox"/> Yes _____ If yes, when? Month / Year							
	(3)				Have you ever filled bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes _____ If yes, when? Month / Year							
	Alimony, child support or separate maintenance income need not be reversed if you do not wish to have it considered as a basis for repaying this obligation.											

For the purpose of securing credit from you, I / We certify that the above information is true and complete to the best of my / our knowledge. Applicant (s) further certify that I / We have attained the age of majority. Applicant (s) authorized you to check My / Our credit and employment history and to provide and/ or obtain information about credit experience with Me/ Us.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Joint Applicant's Only If joint Account \_\_\_\_\_ Date \_\_\_\_\_

# STATEMENT OF CREDIT DENIAL, TERMINATION OR CHANGE

APPLICANT'S NAME	CREDITOR'S NAME Capitol Credit Company
APPLICANT'S ADDRESS	CREDITOR'S ADDRESS 745 Carolina Avenue
	P.O. Box 609 Washington, NC 27889
	CREDITOR'S TELEPHONE NUMBER (252) 946-5181

Date \_\_\_\_\_

Description of Account, Transaction or Requested Credit \_\_\_\_\_

Description of Adverse Action Take \_\_\_\_\_

### PRINCIPAL REASON(S) FOR ADVERSE ACTION CONCERNING CREDIT

**A. CREDIT**

- Credit application incomplete
- Insufficient credit references
- Unable to verify credit references
- No credit file
- Insufficient credit file
- Delinquent credit obligations
- Limited credit experience
- Garnishment, attachment, foreclosure, repossession, collection action, or suit
- Bankruptcy – past or present
- Unacceptable type of credit references provided
- Poor credit performance with us

**B. EMPLOYMENT STATUS**

- Temporary or irregular employment
- Unable to verify employment
- Length of employment

**C. INCOME**

- Insufficient Income
- Excessive obligations in relation to income
- Unable to verify income

**D. RESIDENCY**

- Too short a period of residence
- Temporary residence
- Unable to verify residence

**E. OTHER**

- Inadequate collateral
- We do not grant credit to any applicant on the terms and conditions you request.
- Specify \_\_\_\_\_

### DISCLOSURE OF USE OF INFORMATION OBTAINED FROM AN OUTSIDE SOURCE

- Disclosure inapplicable
- Our credit decision **was** based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. Under Section 612 of the Fair Credit Reporting Act you have the right to obtain within 60 days a free copy of the report from the consumer credit reporting agency. You also have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you.
- Information received from an outside source other than a consumer reporting agency. Under the fair credit reporting act, you have the right to make a written request, within 60 days of receipt of the notice, for disclosure of the nature of the adverse information.

Name Equifax City-State Atlanta, GA  
 Address 1150 Lake Hearn Drive Suite 460 Zip 30374 Telephone (800) 685-1111

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the agency checked below.

- Federal Trade Commission, 6<sup>th</sup> & Pennsylvania Ave., NW, Washington, DC 20580
- Federal Trade Commission, Suite 5M35, Midrise Bldg., 60 Forsyth Street, S.W., Atlanta, GA 30303 (Serves AL FL GA MS NC SC TN VA)
- Federal Trade Commission, 101 Merrimac St., Ste. 810, Boston, MA 02114-4719 (Serves CT ME MA NH RI VT)
- Federal Trade Commission, 55 E. Monroe Street, Ste. 1860, Chicago, IL 60803 (Serves IL IN IA KY MN MO WI)
- Federal Trade Commission, Eaton Center, Suite 200, 1111 Superior Avenue, Cleveland, OH 44114 (Serves DC MI OH PA WV DE MD)
- Federal Trade Commission, 1999 Bryan Street, Suite 2150, Dallas, TX 75201 (Serves AR LA NM OK TX)
- Federal Trade Commission, 1961 Stout St., Ste. 1523, Denver, CO 80294-0101 (Serves CO KS MT NE ND SD UT WY)
- Federal Trade Commission, 11000 Wilshire Blvd., Ste. 13209, Los Angeles, CA 90024 (Serves AZ So. CA)
- Federal Trade Commission, 150 William St., Ste. 1300, New York, NY 10038 (Serves NY NJ)
- Federal Trade Commission, 901 Market Street, Ste. 570, San Francisco, CA 94103 (Serves No. CA HI NV)
- Federal Trade Commission, 915 Second Ave., Seattle, WA 98174 (Serves AK ID OR WA)

COPY OF THIS NOTICE  DELIVERED  MAILED TO

APPLICANT ON \_\_\_\_\_ Date \_\_\_\_\_ BY \_\_\_\_\_ Initial \_\_\_\_\_

AUTHORIZED SIGNATURE \_\_\_\_\_