**AUTO LOAN Application**

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| Requested Loan Amount: $  | Expected Loan Term: | Down Payment:  |

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| **Borrower Personal Information** |
| Last Name:  | First Name:  | Middle Name:  |
| DOB:  | Marital Status:  | SSN:  |
| Home Phone #:  | Work Phone #:  | Cell Phone #:  |
| Current Home Address:  |
| City:  | State/ Zip Code:  | How long at this address?  |
| Do you own your home? YES / NO  | Payment / Rent Amount:  |  |
| Please submit more than Two (2) Utility Bills to verify the address. Yes / NO |
| Employer Name:  | Job Title:  | Supervisor Name:  |
| Work Address:  |
| City:  | State/ Zip Code: | How long work for this company?  |
| Monthly Net Income (Take home): | Total Monthly (Expenses): | Pay Schedule: Bi-weekly Monthly |
| **Desired Vehicle Info** |
| Year: | Make: | Model: |
| VIN:  | License Plate #: |
| AUTO Value: | Mileage:  | Number of Doors:  |
| **Insurance Info *(Please attached a copy of the insurance card)***  |
| Insurance Company:  | Policy #:  | Effective Date:  |
| Phone #:  | Fax #:  | Expiration Date:  |
| **Business Info *(If you purchased for the company use)*** |
| Corporation Name:  | Corporation Address:  |
| EIN:  | City:  | State/ Zip Code:  |
| Last Tax Report Attached? YES / NO | CPA Name:  | CPA Phone Number:  |

 **Co-Borrower’s Information**

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| **Co-Borrower Personal Information** |
| Last Name:  | First Name:  | Middle Name:  |
| DOB:  | Marital Status:  | SSN:  |
| Home Phone #:  | Work Phone #:  | Cell Phone #:  |
| Current Home Address:  |
| City:  | State/ Zip Code: | How long at this address?  |
| Do you own your home? YES / NO  | Payment / Rent Amount:  |  |
| Please submit more than Two (2) Utility Bills to verify the address. Yes / NO |
| Employer Name:  | Job Title:  | Supervisor Name:  |
| Work Address:  |
| City:  | State/ Zip Code: | How long work for this company?  |
| Monthly Net Income (Take home): | Total Monthly (Expenses): | Pay Schedule: Bi-weekly / Monthly |

I agree to co-sign the promissory note as a co-borrower and to be responsible for repayment of the loan if the borrower fail to fulfill the terms of the credit obligations. I understand that I will be jointly and severally liable for repayment of the loan as agreed to by signing the promissory note. As required by law, you (co-borrower) are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit-reporting agency if you fail to terms of your credit obligations as a co-borrower.

|  |  |
| --- | --- |
|  |  |
| Co-Borrower Name | Date |

**Insurance Verification and Authorization**

I, \_ , authorize US Express Auto to verify my insurance coverage. I authorized US Express Auto to be added as a lien holder and loss payee on my Automobile Insurance Policy. The borrower must have full coverage vehicle insurance to maintain the contract until the full payment of the note amount. An insurance policy may take several weeks to procure and, accordingly, you should not delay contacting the appropriate providers. The failure to procure auto insurance policy and provide it to your lender may cancel the loan contract.

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| --- |
| Insurance Company:  |
| Policy #:  | Effective Date:  |
| Phone #:  | Fax #:  | Expiration Date:  |

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| **Vehicle Info** |
| Year: | Make: | Model: |
| VIN:  | License Plate #: |

If you have any questions, please contact US Express Auto.

Thank you.

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| --- | --- |
|  |  |
| Borrower Signature | Date |
|  |  |
| Co-Borrower Name | Date |

 **Personal References**

Must have verifiable Complete References to receive loan approval

|  |  |  |
| --- | --- | --- |
| **1** | **2** | **3** |
| Name:  | Name:  | Name:  |
| Address:  | Address:  | Address:  |
| City:  | City:  | City:  |
| State / Zip Code:  | State / Zip Code:  | State / Zip Code:  |
| Cell Phone#:  | Cell Phone#:  | Cell Phone#:  |
| Home / Work Phone#:  | Home / Work Phone#:  | Home / Work Phone#:  |
| Email:  | Email:  | Email:  |
| Relation of Borrower:  | Relation of Borrower:  | Relation of Borrower:  |
| **4** | **5** | **6** |
| Name:  | Name:  | Name:  |
| Address:  | Address:  | Address:  |
| City:  | City:  | City:  |
| State / Zip Code:  | State / Zip Code:  | State / Zip Code:  |
| Cell Phone#:  | Cell Phone#:  | Cell Phone#:  |
| Home / Work Phone#:  | Home / Work Phone#:  | Home / Work Phone#:  |
| Email:  | Email:  | Email:  |
| Relation of Borrower:  | Relation of Borrower:  | Relation of Borrower:  |

 **Authorization and Agreement**

By signing below, I certify that all information I supplied on and in connection with this Application and on the attached References Sheet is true and correct. I authorize US Express Auto to verify the truthfulness of this information. I expressly authorize US Express Auto to contact any person or company identified on this Application and other materials submitted in conjunction with it during its application verification process and when servicing my loan. US Express Auto is hereby authorized to leave a message. Any false statement made by me shall be sufficient basis for rejection of credit. I have read and understood that above statements. I acknowledge that this Application and any supporting documentation provided with it are the property of US Express Auto.

I represent and warrant that I am not currently a debtor in any bankruptcy proceeding and that I do not intend to file a bankruptcy petition under any chapter of the U.S. Bankruptcy Code during the term of the loan for which I am applying or within a 90days period following the repayment of such loan.

US Express Auto may make inquires with credit reporting agencies about my credit history and standing.

As required by Law, I am hereby notified that a negative credit report may be submitted to a credit reporting agency without further authorization if I fail to fulfill the terms of my credit obligation.

By signing below, I confirm that I have read and agree to all of the terms of this Application.

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| --- | --- |
|  |  |
| Borrower Signature | Date |
|  |  |
| Co-Borrower Name | Date |

 **Management Approval / Denial**

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| --- | --- | --- |
| Total Loan Amount |  | Approved / Denial |
| Loan Term |  | Approved / Denial |
| Approved Loan Amount |  |  |
| Approved Loan Term |  |  |
| Approved Monthly Payment |  |  |
| Agreement Status  | 1st Applicant  | 2nd Applicant |
| Employment Verification | 1st Applicant  | 2nd Applicant |
| Resident Verification *(Please check if two (2) bills are provided)* | 1st Applicant  | 2nd Applicant |
| Valid Photo ID | 1st Applicant  | 2nd Applicant |
| Proof of Income *(Bank Statement required)* | 1st Applicant  | 2nd Applicant |
|  | 1st Applicant  | 2nd Applicant |
|  | 1st Applicant  | 2nd Applicant |

 **ACH AUTHORIZATION**

LOAN NO.\_ \_\_\_

US Express Auto to debit or credit the account of the bank listed below for adjusted remittances. A voided copy of check of the account is attached herewith.

This authority will remain in effect until US Express Auto agrees, in writing, to modify or cancel it.

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(Name) (Phone No.)

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(Signature) (Date)

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(Routing #) PRINT CLEARLY (Account #) PRINT CLEARLY

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| --- |
| Attach A Voided Check Here |