

- If you are applying for individual credit in your own name and are relying on your own income or assets, and not the income or assets of another person as the basis for repayment of the credit requested, complete this form.
- If you are married and live in a community property state, complete this form and attach a separate Credit Application for spouse.
- If this is an application for joint credit with another person, complete this form and attach a separate Credit Application for co-applicant.

I am a		We intend to apply for joint credit.		Date MM/DD/YYYY	
<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant		Applicant Initials: _____ Co-Applicant Initials: _____			
Name		Social Security #	Date of Birth MM/DD/YY	Driver's License #/ State Issued	
Address		City		State	Zip
Home Phone		Alternate Phone Number		Email	
Own <input type="checkbox"/> Rent <input type="checkbox"/>	Monthly Payment	How long at Present Address?			
Landlord Name			Phone		
Previous Address (if less than 1 year)		City		State	Zip
Emergency Contact		Phone		Relationship	
Employer and Income					
Current Employer			Business Phone		
Business Address		City		State	Zip
How Long?	Department		Monthly Salary \$	Name of Supervisor	
Previous Employer			Business Phone		
How Long?	Department		Monthly Salary \$	Name of Supervisor	
Other Income (Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying obligation.)					
Amount					
Banking					
Bank			Phone		Account #
Auto History					
Last Car Purchased from			Financed By		
Insurance Co.			Agent		Phone

I agree that if an account is created for me, all of the following will apply: (a) dealer, and any assignee of dealer may monitor and record telephone calls regarding my account to assure the quality of our service or for other reasons; (b) I expressly consent to dealer, and any assignee of dealer using prerecorded/artificial voice messages, text messages and/or automatic dialing equipment while servicing or collecting my account, as the law allows; (c) I agree that dealer, and any assignee of dealer may take these actions using the telephone number(s) that I now and hereafter may provide dealer, and any assignee of dealer in this credit application, I provide to dealer, and any assignee of dealer in the future, or dealer, and any assignee of dealer gets from another source, even if the number is for a mobile telephone and/or using the number results in charges to me.

This application will be submitted to the following financial institutions/sales finance companies for review: Crèdito Real USA Finance, LLC, 1475 W. Cypress Creek Road, Ste 300 Fort Lauderdale, FL 33309.

By signing below, I certify that the information in my application is complete and true. I have read the disclosures on page 2 of this credit application. I authorize the dealer, and any assignee listed above to investigate my credit and employment history, obtain credit reports, and release information about their credit experience with me. If an account is created, I authorize the dealer and any assignee of dealer listed above to obtain credit reports, and verify my employment and/or residence for purposes of reviewing or taking collection action on the account or for other legitimate purposes associated with the account.

I further state that at no time within 90 days preceding the completion of this application have I considered, nor has there been any financial reason for me to consider, the filing of a petition in Bankruptcy under either Chapter 7 or 13 of the United States Bankruptcy Code.

Applicant _____ Date _____
 Co-Applicant _____ Date _____

Credit Application

STATE NOTICES

Married Applicants residing in a Community Property State (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin): Please provide the information about your spouse requested in the Co-applicant/Spouse section, even if your spouse is not a co-applicant. Your spouse does not have to be a co-applicant unless he/she wants to be a co-applicant.

California Residents: An applicant, if married, may apply for a separate account.

Maine Residents: You must have physical damage insurance covering loss or damage to the vehicle for the term of any contract. For a lease, you must also have the liability insurance as described in the lease. You may buy this insurance from anyone you choose. You do not have to buy it from someone affiliated with the dealer or an assignee of this contract. Your choice of insurance will not affect the credit approval process unless the insurance does not satisfy the contract requirements or the insurance company does not satisfy the reasonable standards of the dealer or an assignee of the contract.

New Hampshire Residents: **If this is an application for a balloon contract, you are entitled to receive, upon request, a written estimate of the monthly payment amount that would be required to refinance the balloon payment at the time such payment is due based on the creditor's current refinancing programs.** A balloon contract is an installment sale contract with a final scheduled payment that is at least twice the amount of one of the earlier scheduled equal periodic installment payments.

New York Residents: Consumer reports may be requested in connection with this application. Additional consumer reports may be requested with respect to any extension or renewal of this obligation. Upon request, you will be informed whether or not a consumer report was requested and, if it was, of the name and address of the consumer reporting agency that furnished the report.

Ohio Residents: 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.

Rhode Island Residents: A credit report may be requested in connection with this credit application.

Vermont Residents: 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.

Married Wisconsin Residents: Wisconsin law provides that no provision of a marital property agreement, unilateral statement under Section 766.59, Wisconsin Statutes, or a court decree under Section 766.70, Wisconsin Statutes, affecting marital property adversely affects the interest of a creditor, unless the creditor receives a copy of the agreement, statement or decree prior to granting the credit or unless the creditor has actual knowledge of the adverse provision when the obligation to the creditor is incurred.