

The Federal Equal Credit Opportunity Act requires that you retain this application in your files for 25 months after the date you give the applicant(s) notice of action taken on this application.

NAME 1		BIRTHDATE	DEP.	PHONE NUMBER		SOCIAL SECURITY NUMBER			
2									
ADDRESS 1		CITY	STATE	ZIP	HOW LONG	PREVIOUS ADDRESS (IF CURRENT ADDRESS IS LESS THAN 5 YEARS)			
2									
EMPLOYER (NAME/ADDRESS) 1		<input type="checkbox"/> SELF-EMPLOYED	BUS. PHONE	POSITION	HOW LONG	BADGE NO.	GROSS MO. SALARY	PREVIOUS EMPLOYER	HOW LONG
2									
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 THIS OBLIGATION.				SOURCE (NAME/ADDRESS) 1				MO. AMOUNT	
				SOURCE (NAME/ADDRESS) 2				MO. AMOUNT	

PROPERTY INFORMATION: IF PROPERTY IS OWNED AND TAXES ARE NOT INCLUDED IN THE MONTHLY PAYMENT, LIST ANNUAL TAXES PAID IN THE SPACE PROVIDED BELOW.

	MO. PAYMENT	ANNUAL TAXES	MORTGAGE BAL.	MORTGAGE HOLDER	CHECKING ACCOUNT AT	SAVINGS ACCOUNT AT
1						
2						

LIST ALL DEBTS TO BANKS, STORES, FINANCE COMPANIES, CREDIT UNIONS AND OTHERS. INCLUDE ALL OBLIGATIONS TO PAY ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE.

APPLICANT 1'S CREDITORS			APPLICANT 2'S CREDITORS		
AUTO (YEAR/MAKE)	MO. PAYMENT	BALANCE	AUTO (YEAR/MAKE)	MO. PAYMENT	BALANCE
1					
2					
3					

HAVE YOU EVER GONE THROUGH BANKRUPTCY? APPL. 1 YES NO APPL. 2 YES NO

HAVE YOU EVER HAD JUDGEMENTS OR GARNISHMENTS AGAINST YOU? APPL. 1 YES NO APPL. 2 YES NO

NEAREST RELATIVE NOT LIVING WITH YOU (NAME/ADDRESS)
(TO BE ANSWERED BY EITHER APPLICANT)

NAME(S) TO APPEAR ON CERTIFICATE OF TITLE: _____

To Manufacturers and Traders Trust Company

INFORMATION. All information given in this application is true, correct and complete, and is given for the purpose of obtaining credit from you. I authorize you to verify any information given in this application. In addition, I authorize you to obtain any information you feel is necessary in connection with this application or in connection with any review, update, renewal or collection of any credit you extend as a result of this application. Finally, I authorize you to give information about me and your credit experience with me to others such as banks, stores and credit reporting agencies.

APPL. 1 SIGNATURE _____

CREDIT REPORTS. I understand you may request a credit report on me from a credit reporting agency in connection with this application or in connection with this application or in connection with any update, extension or renewal of any credit you extend as a result of this application. In addition, I understand that, if I ask, you will tell me if a credit report was requested, and if so, the name and address of the credit reporting agency furnishing the report.

KEEPING APPLICATION. I agree that you may keep this application whether or not you approve it.

ACKNOWLEDGEMENT. I acknowledge receipt of a Notice Regarding Credit Reports.

APPL. 2 SIGNATURE _____ DATE _____

JOINT CREDIT: If 2 or more people sign this application, we acknowledge that we are applying for Joint Credit.

THIS SECTION FOR BANK/DEALER USE ONLY					
DEALER	SALESPERSON		TIME	DATE	PHONE
COLLATERAL DESCRIPTION <input type="checkbox"/> NEW <input type="checkbox"/> DEMO <input type="checkbox"/> USED <input type="checkbox"/> AUTO <input type="checkbox"/> RV <input type="checkbox"/> BOAT MILEAGE _____ YEAR _____ MAKE _____ MODEL _____ BODY _____ TRADE-IN _____	CYL. _____ AUTOMATIC AIR CONDITIONING ENTERTAINMENT PKG CONVERTIBLE 4-WHEEL DRIVE SATELLITE RADIO OTHER _____ OTHER _____	<input type="checkbox"/>	PRICE (-DISC + TAX) \$ _____ WARRANTY \$ _____ ALLOWANCE \$ _____ CLOSE OUT \$ _____ CASH DOWN \$ _____ TOTAL DOWN \$ _____ BALANCE \$ _____		TERM _____ RESIDUAL VALUE \$ _____ INSURANCE \$ _____ LIFE <input type="checkbox"/> LIFE & A H <input type="checkbox"/> NONE <input type="checkbox"/>
VESSEL DESCRIPTION TYPE: <input type="checkbox"/> POWER <input type="checkbox"/> SAIL <input type="checkbox"/> OTHER ENGINE: YEAR _____ NO (#) _____ MAKE _____ MODEL _____ GAS _____ DIESEL _____ HORSEPOWER _____ HOURS _____	TRAILER: YEAR _____ MAKE _____ MODEL _____	RECREATIONAL VEHICLE (RV) DESCRIPTION TYPE: <input type="checkbox"/> CLASS A <input type="checkbox"/> CLASS B <input type="checkbox"/> CLASS C <input type="checkbox"/> TRAVEL TRAILER <input type="checkbox"/> PARK MODEL <input type="checkbox"/> SLIDE ON <input type="checkbox"/> FIFTH WHEEL <input type="checkbox"/> POP UP <input type="checkbox"/> OTHER _____ MOTOR: <input type="checkbox"/> GAS <input type="checkbox"/> DIESEL			

(THIS NOTICE BELOW MUST BE TORN OFF AND GIVEN TO THE APPLICANT(S). IF THE INFORMATION IS TAKEN OVER THE PHONE, THE NOTICE MUST BE READ TO THE APPLICANT(S) IN ITS ENTIRETY.)

NOTICE REGARDING CREDIT REPORTS. In connection with your application or any update, extension or renewal of any credit we extend you as a result of the application, a credit report may be requested from a credit reporting agency. Upon request, we will tell you if a credit report was requested and, if so, the name and address of the credit reporting agency furnishing the credit report. To request the information, call (800) 724-6450 or write M&T Bank, P.O. Box 767 Buffalo, NY 14240. Attn: Consumer Credit Processing.