



GOOD SAM FINANCE CENTER

BOAT CREDIT APPLICATION

TRANSACTION TYPE		PURCHASE <input type="checkbox"/> SELLER _____ DEALER/BROKER <input type="checkbox"/>		REFINANCE <input type="checkbox"/> CURRENT LENDER _____ PRIVATE <input type="checkbox"/>		IF REFINANCE: CURRENT PAYMENT _____			BOAT USE <input type="checkbox"/> PLEASURE <input type="checkbox"/> LIVEBOARD <input type="checkbox"/>				
						CURRENT LOAN RATE _____			<input type="checkbox"/> LIMITED CHARTER				
BOAT INFORMATION		POWER <input type="checkbox"/> NEW <input type="checkbox"/>	YEAR _____	MAKE _____	MODEL _____	LENGTH _____	TRAILER 1 AXLE <input type="checkbox"/>	FIBERGLASS <input type="checkbox"/>	ENGINE MAKE _____	SINGLE <input type="checkbox"/>	GAS <input type="checkbox"/>	HP _____	
		SAIL <input type="checkbox"/> USED <input type="checkbox"/>					2 AXLE <input type="checkbox"/>	WOOD <input type="checkbox"/>		TWIN <input type="checkbox"/>	DIESEL <input type="checkbox"/>		
							3 AXLE <input type="checkbox"/>	METAL <input type="checkbox"/>		TRIPLE <input type="checkbox"/>			
TRADE-IN INFORMATION		POWER <input type="checkbox"/>	YEAR _____	MAKE _____	MODEL _____	LENGTH _____	TRAILER 1 AXLE <input type="checkbox"/>	FIBERGLASS <input type="checkbox"/>	ENGINE MAKE _____	SINGLE <input type="checkbox"/>	GAS <input type="checkbox"/>	HP _____	
		SAIL <input type="checkbox"/>					2 AXLE <input type="checkbox"/>	WOOD <input type="checkbox"/>		TWIN <input type="checkbox"/>	DIESEL <input type="checkbox"/>		
							3 AXLE <input type="checkbox"/>	METAL <input type="checkbox"/>		TRIPLE <input type="checkbox"/>			
PREVIOUS BOATS OWNED							INTENDED CLOSING DATE _____			DATE OF MONTH PAYMENT DESIRED _____			
MARINA (NAME & ADDRESS) BOAT WILL BE KEPT:									SLIP # _____		SLIP CHARGE \$ _____		
PURCHASE PRICE		SALES TAX		CASH DOWN PAYMENT		TRADE ALLOWANCE		OWED ON TRADE		LOAN REQUEST/REFINANCE AMT		REQUESTED TERMS	
\$ _____		+ _____		- _____		- _____		+ _____		= \$ _____		15 YRS <input type="checkbox"/> 20 YRS <input type="checkbox"/> 25 YRS <input type="checkbox"/>	
												30 YRS <input type="checkbox"/> OTHER <input type="checkbox"/> _____	
HOW DID YOU HEAR ABOUT US?									SEND THIS APPLICATION TO THE ATTENTION OF: _____				
<input type="checkbox"/> DEALER/BROKER <input type="checkbox"/> REFERRAL <input type="checkbox"/> SHOW <input type="checkbox"/> PRINT AD <input type="checkbox"/> INTERNET <input type="checkbox"/> MAILER <input type="checkbox"/> OTHER _____													

EACH APPLICANT MAY APPLY FOR INDIVIDUAL OR JOINT CREDIT, REGARDLESS OF MARITAL STATUS. THIS APPLICATION IS FOR: INDIVIDUAL CREDIT JOINT CREDIT WITH _____ LLC TRUST CORPORATION OTHER _____

WE INTEND TO APPLY FOR JOINT CREDIT (please sign) APPLICANT _____ **CO-APPLICANT** _____

Gross Income Instructions: Gross Income is income before taxes. For income that is not subject to Federal Income Tax, you may gross-up (increase) such non-taxable income by your effective tax rate percentage from last year. If you were not required to file a Federal tax return last year, you may gross-up by 25%.

APPLICANT FIRST NAME		MIDDLE		LAST		DATE OF BIRTH (MM/DD/YY)		SOCIAL SECURITY #		US CITIZEN <input type="checkbox"/> YES <input type="checkbox"/> NO		
STREET ADDRESS			CITY		STATE		ZIP		<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER _____		TIME THERE _____ YR _____ MO	
											MONTHLY PAYMENT \$ _____	
HOME PHONE		OTHER/CELL:			E-MAIL ADDRESS							
DRIVER'S LICENSE #		STATE OF ISSUE		PREVIOUS ADDRESS (if less than 3 years at current address)						TIME THERE _____ YR _____ MO		
EMPLOYER NAME			TYPE OF BUSINESS		POSITION/TITLE		% OWNERSHIP		GROSS MONTHLY INCOME ¹ \$ _____			
<input type="checkbox"/> ACTIVE <input type="checkbox"/> SELF EMPLOYED <input type="checkbox"/> RETIRED												
BUSINESS STREET ADDRESS			CITY		STATE		ZIP		PHONE		TIME THERE _____ YR _____ MO	
PREVIOUS EMPLOYER (if less than 3 years at current job)			STREET ADDRESS		CITY		STATE		ZIP		TIME THERE _____ YR _____ MO	
OTHER GROSS INCOME ¹ AND SOURCE <small>Alimony, child support, and/or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</small>				HAVE YOU EVER FILED BANKRUPTCY? <input type="checkbox"/> YES <input type="checkbox"/> NO If yes, year _____				DO YOU PAY? CHILD SUPPORT \$ _____ ALIMONY \$ _____		ANY OUTSTANDING LIENS OR JUDGMENTS AGAINST YOU? <input type="checkbox"/> YES <input type="checkbox"/> NO		
\$ _____ <input type="checkbox"/> MONTHLY <input type="checkbox"/> YEARLY												
NEAREST RELATIVE		STREET ADDRESS		CITY		STATE		ZIP		PHONE		RELATIONSHIP
If you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), please provide the name and social security number of your spouse or other person who has community property rights pursuant to state law.						NAME		SOCIAL SECURITY #				

CO-APPLICANT FIRST NAME		MIDDLE		LAST		DATE OF BIRTH (MM/DD/YY)		SOCIAL SECURITY #		US CITIZEN <input type="checkbox"/> YES <input type="checkbox"/> NO		
STREET ADDRESS			CITY		STATE		ZIP		<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER _____		TIME THERE _____ YR _____ MO	
											MONTHLY PAYMENT \$ _____	
HOME PHONE		OTHER/CELL:			E-MAIL ADDRESS							
DRIVER'S LICENSE #		STATE OF ISSUE		PREVIOUS ADDRESS (if less than 3 years at current address)						TIME THERE _____ YR _____ MO		
RELATIONSHIP TO APPLICANT			EMPLOYER NAME		TYPE OF BUSINESS		POSITION/TITLE		% OWNERSHIP		GROSS MONTHLY INCOME ¹ \$ _____	
<input type="checkbox"/> ACTIVE <input type="checkbox"/> SELF-EMPLOYED <input type="checkbox"/> RETIRED												
BUSINESS STREET ADDRESS			CITY		STATE		ZIP		PHONE		TIME THERE _____ YR _____ MO	
PREVIOUS EMPLOYER (if less than 3 years at current job)			STREET ADDRESS		CITY		STATE		ZIP		TIME THERE _____ YR _____ MO	
OTHER GROSS INCOME ¹ AND SOURCE <small>Alimony, child support, and/or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</small>				HAVE YOU EVER FILED BANKRUPTCY? <input type="checkbox"/> YES <input type="checkbox"/> NO If yes, year _____				DO YOU PAY? CHILD SUPPORT \$ _____ ALIMONY \$ _____		ANY OUTSTANDING LIENS OR JUDGMENTS AGAINST YOU? <input type="checkbox"/> YES <input type="checkbox"/> NO		
\$ _____ <input type="checkbox"/> MONTHLY <input type="checkbox"/> YEARLY												

By signing below as Applicant(s), you, individually and jointly: (1) Certify that the information in this credit application is true and complete as of this date. (2) Agree that this application is the property of Essex Credit, a division of Bank of the West ("Essex Credit") and need not be returned to you. (3) Authorize Essex Credit and/or any of its potential future assignees in connection with this application for credit to verify the accuracy and completeness of all information shown in this credit application from any source Essex Credit and/or any potential future assignees chooses, including obtaining credit bureau reports. This authorization extends to your spouse or other person who has community property rights pursuant to state law if you reside in a community property state. (4) Agree that Essex Credit, its affiliate(s), agent(s) and service provider(s) may monitor and record telephone calls regarding your account to assure the quality of Essex Credit's service or for other reasons. You also expressly consent to Essex Credit, its affiliate(s), agent(s) and service provider(s) using written, electronic or verbal means to contact you. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, e-mails, text messages and/or automatic telephone dialing systems. You agree Essex Credit, its affiliate(s), agent(s) and service provider(s) may do so using any e-mail or any telephone number you provide, including a number for a cellular phone or other wireless device, regardless of whether you incur charges as a result. (5) If you authorize someone (such as a broker/dealer/manufacturer or any other third party) to submit this application, that party will receive information regarding Essex Credit's credit decision and your application number. If you do not wish this information shared then you should submit the loan application to Essex Credit directly. (6) You authorize Essex Credit to exchange credit and other information with others in connection with this application consistent with Bank of the West Consumer Privacy Policy. This application is governed by California law. Financing provided through Bank of the West.

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, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Notice for New York Residents – A consumer credit report may be requested in connection with this application or with updates, renewals or extensions of any credit granted as a result of this application. If you subsequently ask for this information, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

Notice for Ohio Residents – The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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.

Notice to Married Wisconsin Residents – Wisconsin Law provides that no agreement, unilateral statement or court decree relating to marital property shall adversely affect a creditor's interest, unless prior to the time credit is granted the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provisions. You must indicate the name of your spouse on the credit application, and the address if different from yours.

Notice to California and Utah Residents – As required by law, you 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 fulfill the terms of your credit obligations.

Notice for Maine Residents – If this application is approved by the creditor, you will be required to obtain and maintain physical damage insurance on the collateral securing the debt. You have a right of free choice in the selection of the agent and insurer through or by which the insurance is placed.

PERSONAL FINANCIAL STATEMENT

BOAT CREDIT APPLICATION

PLEASE ATTACH ADDITIONAL SCHEDULES IF NECESSARY

Only to be completed if boat is used as a principal dwelling (Live-Aboards)

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname for in-person applications. If you do not wish to furnish this information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

APPLICANT I do not wish to furnish this information.
Ethnicity Hispanic or Latino Not Hispanic or Latino
Race American Indian or Alaska Native
 Native Hawaiian or other Pacific Islander
 Asian White Black or African American
Sex Female Male
Marital Status Married Separated
 Unmarried (includes single, divorced, widowed)
Age _____

CO-APPLICANT I do not wish to furnish this information.
Ethnicity Hispanic or Latino Not Hispanic or Latino
Race American Indian or Alaska Native
 Native Hawaiian or other Pacific Islander
 Asian White Black or African American
Sex Female Male
Marital Status Married Separated
 Unmarried (includes single, divorced, widowed)
Age _____

TO BE COMPLETED BY INTERVIEWER. This application was taken by: Face to Face Mail Telephone Fax

NAME (S) _____ FINANCIAL STATEMENTS AS OF _____

If you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), list all debts, accounts, and obligations of your spouse or other person who has community property rights pursuant to state law. Unless you indicate otherwise, obligations of each person having community property rights pursuant to state law are considered community liabilities.

ASSETS				PLEASE INCLUDE THE FOLLOWING INFORMATION WITH YOUR APPLICATION TO EXPEDITE YOUR LOAN REQUEST:																											
CASH ON HAND AND IN BANKS				<p style="text-align: center;">TO EXPEDITE YOUR LOAN REQUEST:</p> <ul style="list-style-type: none"> • Completed and Signed Credit Application • Completed and Signed Personal Financial Statement (on transactions \$75,000 plus) • Two most recent consecutive years of 1040 federal tax returns with all supporting schedules • If self employed, current interim business financial statement • Additional information/documents that may be deemed necessary for application process <p style="text-align: center; font-weight: bold; margin-top: 20px;">For Immediate Service visit our website at: www.goodsamrvloans.com 800-444-1476</p>																											
			AMOUNT																												
DEPOSIT ON BOAT BEING PURCHASED (IF ALREADY MADE)				<p style="text-align: center;">LIABILITIES</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">CREDIT CARDS</th> <th>MONTHLY PAYMENT</th> <th>BALANCE OUTSTANDING</th> </tr> </thead> <tbody> <tr> <td colspan="2"></td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td></td> <td></td> </tr> <tr> <td colspan="2">TOTAL</td> <td style="text-align: center;">\$</td> <td></td> </tr> </tbody> </table>				CREDIT CARDS		MONTHLY PAYMENT	BALANCE OUTSTANDING																	TOTAL		\$	
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MARKETABLE STOCKS & SECURITIES/BROKERAGE ACCOUNTS				<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">REAL ESTATE LOANS</th> <th>MONTHLY PAYMENT</th> <th>BALANCE OUTSTANDING</th> </tr> </thead> <tbody> <tr> <td colspan="2">LENDER NAME</td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td></td> <td></td> </tr> <tr> <td colspan="2">TOTAL</td> <td style="text-align: center;">\$</td> <td></td> </tr> </tbody> </table>				REAL ESTATE LOANS		MONTHLY PAYMENT	BALANCE OUTSTANDING	LENDER NAME																TOTAL		\$	
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RETIREMENT ACCOUNTS (IRA'S / 401K, ETC.)				<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">AUTOMOBILE / BOAT LOANS</th> <th>MONTHLY PAYMENT</th> <th>BALANCE OUTSTANDING</th> </tr> </thead> <tbody> <tr> <td colspan="2"></td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td></td> <td></td> </tr> <tr> <td colspan="2"></td> <td></td> <td></td> </tr> <tr> <td colspan="2">TOTAL</td> <td style="text-align: center;">\$</td> <td></td> </tr> </tbody> </table>				AUTOMOBILE / BOAT LOANS		MONTHLY PAYMENT	BALANCE OUTSTANDING																	TOTAL		\$	
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TOTAL		\$																													
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AUTOMOBILES / BOATS				<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">TOTAL ASSETS</th> <th>TOTAL LIABILITIES</th> </tr> </thead> <tbody> <tr> <td colspan="2"></td> <td></td> </tr> <tr> <td colspan="2"></td> <td></td> </tr> <tr> <td colspan="2"></td> <td></td> </tr> <tr> <td colspan="2"></td> <td></td> </tr> <tr> <td colspan="2">TOTAL</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>				TOTAL ASSETS		TOTAL LIABILITIES													TOTAL		\$						
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OTHER ASSETS (Trust, Restricted Stocks, Business Value)																															
			TOTAL					\$																							
DESCRIPTION																															
			TOTAL									\$																			
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Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____