

MARINE LOAN --- APPLICATION



Seacoast
MARINE FINANCE

www.seacoastmarine.net

Application for secured credit is being made:	Individually <input type="checkbox"/> Jointly <input type="checkbox"/> Corporately <input type="checkbox"/> Other <input type="checkbox"/> If other, please explain _____ _____	Purchase <input type="checkbox"/> Refinance <input type="checkbox"/>
Name(s) in which boat will be owned:	_____	

Applicant - Personal employment & financial data

Name (First, MI, Last)		Social Security Number		Date of Birth	
Street Address			City, State, Zip		# Years Own <input type="checkbox"/> Rent <input type="checkbox"/>
Home Phone Number		E-mail Address		Marital Status Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/>	
Previous Street Address			City, State, Zip		U.S. Citizen? Yes <input type="checkbox"/> No <input type="checkbox"/>
Employer		City, State, Zip		Type of Business	
Position/Title		% owned if any	Annual Salary	Phone	How Long There?
Previous Employer		City, State, Zip		How Long There? (# Years)	
Other Income: You do not have to reveal alimony, child support or separate maintenance income unless you wish to have them considered for approving your application List other income source(s): Annual income amount: \$		Name and Address of Nearest Relative Not Living With You		Relationship	
		Have you ever filed for bankruptcy or reorganization? Yes <input type="checkbox"/> No <input type="checkbox"/>		Are you a guarantor or co-signer on any other loans? Yes <input type="checkbox"/> No <input type="checkbox"/>	
		Are you obligated to make alimony, support or maintenance payments? Yes <input type="checkbox"/> No <input type="checkbox"/>			

Co-Applicant Information A separate application is necessary if co-applicant is other than spouse of applicant.

Name (First, MI, Last)		Social Security Number		Date of Birth		U.S. Citizen?	
Current Employer			City, State, Zip		Type of Business		
Position/Title		% owned if any	Annual Salary	Phone	Fax	How Long There?	
Previous Employer		City, State, Zip		How Long There? (# Years)			
Other Income: You do not have to reveal alimony, child support or separate maintenance income unless you wish to have them considered for approving your application List other income source(s): Annual income amount: \$		Name and Address of Nearest Relative Not Living With You		Relationship		Phone	
		Have you ever filed for bankruptcy or reorganization? Yes <input type="checkbox"/> No <input type="checkbox"/>		Are you a guarantor or co-signer on any other loans? Yes <input type="checkbox"/> No <input type="checkbox"/>			
		Are you obligated to make alimony, support or maintenance payments? Yes <input type="checkbox"/> No <input type="checkbox"/>					

Vessel Purchase Information - Describe Purchase

Vessel Use		Pleasure <input type="checkbox"/>	Primary Residence <input type="checkbox"/>	Full Time Charter <input type="checkbox"/>	Limited Charter <input type="checkbox"/>	Commercial <input type="checkbox"/>
<input type="checkbox"/> New Year Built _____ <input type="checkbox"/> Used	Manufacturer	Model	Length	<input type="checkbox"/> Fiberglass <input type="checkbox"/> Metal <input type="checkbox"/> Wood	Engine Mfr.	Horsepower
				Gas <input type="checkbox"/>	Diesel <input type="checkbox"/>	Twin <input type="checkbox"/> Single <input type="checkbox"/>

Vessel Trade-In Information - Describe Trade-In

Year Built	Manufacturer	Model	Length	<input type="checkbox"/> Fiberglass <input type="checkbox"/> Metal <input type="checkbox"/> Wood	Engine Mfr.	Horsepower
				Gas <input type="checkbox"/>	Diesel <input type="checkbox"/>	Twin <input type="checkbox"/> Single <input type="checkbox"/>

Loan Information

Dealer/Seller Name, Address & Phone Number	Selling Price	Sales Tax	Total	Down Payment	NET Trade In	\$ Loan Request	Term Request (years)
	\$		\$				
Prior Boat Owner?		# Years	If Yes, Describe largest vessel owned below				
Yes <input type="checkbox"/> No <input type="checkbox"/>							

I certify that everything I have stated in this application and on any attachment is correct. First National Bank may keep this application whether or not approved. I authorize the Bank to verify my credit, employment, income and other relevant information, and to answer questions others may ask you about my credit record with the Bank. I agree that the Bank may obtain credit reports for the purpose of processing my application and for later purposes related to my account such as reviewing, updating and renewing it, increasing the credit line and collecting. I understand that if I request, I will be informed of whether or not a credit report was requested and of the name and address of the consumer reporting agency that furnished the report. I also understand that I must update my credit information upon the Bank's request if my financial conditions change. At its discretion, the Bank may communicate information solely about its transactions or experiences with me to persons related to the Bank by common ownership or affiliated by corporate control. The Bank may also, at its discretion, communicate other information to these same persons, unless I direct the bank to not exchange this other information. The Bank may share information with unaffiliated companies when they assist in providing products and services, in the normal course of business, or in connection with acquisitions and sales. Seacoast Marine Finance is a division of First National Bank and Trust Company of the Treasure Coast. Important information about opening your new account: To help 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 a loan account.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Taken by phone, Disclosure read to customer: (initial) _____
 You may write to us at: First National Bank and Trust Company, Attention: Credit Vault, P.O. Box 9012, Stuart, Florida 34995-9012

Applicant's Signature _____	Date _____
Co-Applicant's Signature _____	Date _____
Banking Representative/Employee Number _____	Date _____

CALIFORNIA APPLICANTS: The applicant, if married, may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor and each applicant shall be liable for all amounts of credit extended under this account to each joint applicant. 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. The applicant may direct the Bank to not share his/her nonpublic financial information with joint marketers.

ILLINOIS APPLICANTS: The applicant may contact the Commissioner of Banks and Trust Companies, State of Illinois, CIP Box 10181, Springfield, IL 63791. (1-800-834-5453) for comparative information on finance charges, fees and grace periods.

OHIO APPLICANTS: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that all credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

WASHINGTON APPLICANTS: Let us know if we should investigate your credit reference and/or credit history under another name. Washington state law prohibits discrimination in credit transactions because of race, creed, color, national origin, sex or marital status. The Washington State Human Rights Commission administers compliance with this law.

WISCONSIN APPLICANTS: If you are a married WI resident and applying for separate credit, you must provide information about your spouse. No provision of any material property agreement unilateral statement under S.766.59 Wis. Stats. Or court decree under S.766.70 Wis. Stats adversely affects the interest of the creditor unless the creditor, prior to the time the credit granted, is furnished a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision.

INFORMATION CHECKLIST
 The following is a list of the information necessary to process your loan request.
 Completed application and personal financial statements
 Copies of bank/financial statement(s) to verify liquidity as stated on personal finance statements
 Complete copy of last two (2) years of federal tax returns including all schedules, statements and K-1's
 Copy of current income verification (year to date pay stubs)
 If self employed or owner of a business, copy of company's most current financial statement and two (2) years corporate returns.
 If you have S-Corp or Partnership income/loss, copy of two (2) years S Corp or Partnership returns, including Schedule K-1.

