

PART B: DEED OR DEED OF TRUST

Provide a copy of your DEED or Deed of Trust.

PART C: PROPERTY INSURANCE

Provide your Property Insurance information.

COMPANY NAME: _____

AGENT: _____

ADDRESS: _____

PHONE: _____

POLICY NUMBER: _____

EXPLANATION OF CREDIT HISTORY

If it is necessary to include an explanation of credit history (accounts in arrears or bankruptcy), this space has been provided. If more space is needed, please attach a separate piece of paper to this application.

CHECKLIST:

- _____ 1. Is credit application completed in full?
- _____ 2. Is the joint applicant or spouse information provided if necessary?
- _____ 3. Is the credit application signed? If wife/spouse applied, did they sign?
- _____ 4. Has a copy of the Deed or Deed of Trust been provided?
- _____ 5. Has the property insurance information been provided?
- _____ 6. Has proof of income been provided?
- _____ 7. If self-employed or retired, has the necessary paperwork been provided?
- _____ 8. Is the proposal(s) from contactor provided?
- _____ 9. Is the Manual J load calculation from HVAC contractor provided?



**COAST ELECTRIC
POWER ASSOCIATION**

Thank you for participating in Coast Electric Power Association's Finance Program. This packet will need to be completed in full and the required paperwork submitted in order to process your loan. Failure to provide the necessary information will result in a delay of processing time. Please read over the instructions carefully.

PART A: Credit Application

This application needs to be completed — in full. If this will be a joint application, the joint applicant or spouse will need to complete the center portion of the form. Signatures on the bottom of the form are required to process loan.

PART B: Deed or Deed of Trust

A lien is placed on your property to secure this loan. Please provide a deed (or a deed of trust) with a complete legal description of your property.

PART C: Property Insurance

Property Insurance is necessary to process this loan. Please complete in full.

PART D: Verification of Employment

Provide proof of income such as a recent pay stub, latest income tax filing or direct deposit verification.

Self-Employed or Retired

- 1. **Self-Employed:** Provide a copy of your latest income tax filing.
- 2. **Retired:** Provide proof of the amount of your pension, such as a copy of your latest income tax filing OR a copy of the portion of your bank statement showing that your pension is direct-deposited to your account, OR a written document from the agency or company that pays your pension verifying the amount you receive.

PART A: CREDIT APPLICATION

**COAST ELECTRIC POWER ASSOCIATION
P.O. BOX 2430
BAY ST. LOUIS, MS 39521**

CUST NO.		AMOUNT REQUESTED	
FIRST NAME		MIDDLE INITIAL	LAST NAME
STREET ADDRESS			MONTHLY MORTGAGE PAYMENT
CITY	STATE	ZIP	HOW LONG HOME PHONE
FORMER ADDRESS		CITY	STATE ZIP HOW LONG?
DATE OF BIRTH	NUMBER OF DEPENDENTS	SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP
ADDRESS		CITY	STATE ZIP
CURRENT EMPLOYER		HOW LONG?	POSITION MONTHLY INCOME
ADDRESS		CITY	STATE ZIP
BUSINESS PHONE	PREVIOUS EMPLOYER		HOW LONG?
ADDRESS		CITY	STATE ZIP
OTHER INCOME SOURCE (Optional if derived from alimony, child support or maintenance payments)			MONTHLY AMOUNT
WIFE/JOINT APPLICANT Complete only if _____ you wish to rely on this person's income for repayment, or _____ the other income above is derived from this person as alimony, child support or maintenance payments. Please check one.			
NAME		RELATIONSHIP	SOCIAL SECURITY NO. MONTHLY INCOME
CURRENT EMPLOYER		HOW LONG?	OCCUPATION
EMPLOYER'S ADDRESS		CITY STATE ZIP	BUSINESS PHONE

THESE QUESTIONS APPLY TO BOTH APPLICANT & CO-APPLICANT

If a "Yes" Is Given To A Question, Explain On An Attached Sheet	YES	NO	If A "Yes" Is Given To A Question, Explain On An Attached Sheet	YES	NO
Have You Any Outstanding Judgments?			Is Your Income Likely To Reduce In The Next Two Years?		
In The Last 10 Years, Have You Been Declared Bankrupt Or Had Debt Adjustment Under Chapter 13?			Are You A Co-Endorser On An Outstanding Obligation?		
Have You Had Property Foreclosed Upon Or Given Title Or Deed In Lieu, Thereof, In The Last 7 Years?			If Answer To Above Is Yes: For Whom (Name of other endorser): _____		
Are You A Party In A Lawsuit?			To Whom (Name of Creditor): _____		
Are You Other Than A U.S. Citizen Or Permanent Resident Alien?					

YOUR REFERENCES (List banks where you have accounts)			
	ACCOUNT WITH	ADDRESS	ACCOUNT NUMBER
CHECKING			
SAVINGS			

**CHECK BOX FOR APPLICATION/CO-APPLICANT.
LIST ALL ASSETS AND DEBTS — ATTACH OTHER SHEETS IF NECESSARY**

ASSETS		Describe (I.E. Auto, Stocks, Savings, Etc.) List Home. List All Other Items You Own Free And Clear.	Market Value	Pledged as Collateral For Another Loan
Applicant	Co-Applicant			
	Home		\$	____ YES ____ NO
	Auto		\$	____ YES ____ NO
	Other		\$	____ YES ____ NO
	Other		\$	____ YES ____ NO

DEBTS		Creditor — Name and Address	Account Number	Present Balance	Monthly Payment	No. of Monthly Installments
	Mortgage (Incl. Tax & Ins.)					
	Second Mortgage			\$	\$	
	Auto Loan			\$	\$	
	Auto Loan			\$	\$	
	Credit Card			\$	\$	
	Alimony/ Spouse Support			\$	\$	
	Child Support			\$	\$	
	Other			\$	\$	
	Other			\$	\$	
	Other			\$	\$	
	Other			\$	\$	
List any names under which your credit references and credit history can be checked.						
TOTALS				\$	\$	

SIGNATURES

The above information is correct to the best of your knowledge and is a complete listing of ALL debts and obligations. You authorize Coast Electric Power Association to check your employment and credit history. You understand that it may be a federal crime to willfully and deliberately provide misleading or incorrect information on loan applications.

DATE _____	SIGNATURE _____
DATE _____	CO-APPLICANT SIGNATURE _____



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POST OFFICE BOX 2430
BAY ST. LOUIS, MS 39521**