

Application Instructions

You can fill this application out on your computer! Simply click on the area you wish to complete and then tab to the next field. You can then print the application and fax it to 720-494-2720 or drop it off at Centennial Lending or your credit union. If you would prefer, you can also print the application and complete it by hand.

You will not be able to save the completed application if you choose to fill it out on your computer; you can only print the completed application.

Make sure to see below for additional items you may need to provide in order to ensure that your application can be processed promptly.

If you have any questions or concerns about the application, please do not hesitate to contact us at 720-494-2740 or toll free at 866-588-1100. You may also email us with questions at webmail@centennial-lending.com. Thank you for selecting Centennial Lending and your credit union for your lending needs!

Other Items We'll Need

In addition to the information that you will be providing to us by completing the following Loan Application, we will need to obtain other general information that may be applicable to your request:

- Complete copies of your last two year's personal and/or business federal tax returns, including any W-2's, all schedules and any associated K-1 forms
- Year-to-date business balance sheet and income statement
- General information regarding the collateral
 - Location of collateral
 - Description (legal description, serial number, etc.)
 - Value estimate (prior appraisal, purchase contract, etc.)
 - Any available surveys or environmental reports
- Rent rolls and/or copies of leases on property if applicable

Please contact us with any questions that you may have regarding this information, the loan process or Centennial Lending in general. We look forward to assisting you with your loan request.

Centennial Lending, LLC Credit Application



If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

_____ Borrower

_____ Co-Borrower

BORROWER INFORMATION					
INDIVIDUAL INFORMATION (Type or Print)			OTHER PARTY INFORMATION (Type or Print)		
Name			Name		
Residence Address		Own/Rent _____ No. Yrs. _____	Residence Address		Own? Rent _____ No. Yrs. _____
City, State, Zip			City, State, Zip		
Social Security Number		Date of Birth	Social Security Number		Date of Birth
Name of Employer		Yrs. on this job	Name of Employer		Yrs. on this job
Position/Title/Type of Business		Yrs. in this profession	Position/Title/Type of Business		Yrs in this profession
Business Address:			Business Address:		
City, State, Zip			City, State, Zip		
Res. Ph.	Bus. Ph.	Cell Ph.	Res. Ph.	Bus. Ph.	Cell Ph.

PERSONAL INFORMATION	
SOURCES OF INCOME (Annually)	
Salary, bonuses & commission	\$ _____
Dividends	\$ _____
Real Estate Income (gross)	\$ _____
Other Income: (Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered for repaying this obligation)	\$ _____
	\$ _____
	\$ _____
	\$ _____
Are you a partner or officer in any other venture? If so, describe.	
Are you obligated to pay alimony, child support or separate maintenance payment? If so, describe.	
Are any assets pledged other than as described on schedules? If so, describe.	
Income tax settled through (date) _____.	
CONTINGENT LIABILITIES	
Do you have any contingent liabilities? If so, describe.	
Have you ever been declared bankrupt? If so, where and when?	
Are you a defendant in any suits or Legal actions? If so, describe.	
As endorser, co-maker or guarantor?	\$ _____
On leases or contracts?	\$ _____
Legal claims?	\$ _____
Other special debt?	\$ _____
Personal deposit accounts carried at:	

PERSONAL FINANCIAL STATEMENT				
ASSETS	Current Value	LIABILITIES	Monthly Payments	Balance Outstanding
Cash on deposit (Schedule 1)		Notes Payable to financial institutions– unsecured		
Stocks, Bonds and other marketable securities (Schedule 2)		Notes Payable to financial institutions - secured		
Non-marketable securities		Real Estate Mortgages Payable (Schedule 3)		
Automobiles		Amounts Payable to others – secured		
Real Estate Owned (Schedule 3)		Unpaid income taxes		
Profit Sharing/Pension _____ % vested		Other unpaid taxes and interest		
IRA/KEOGH Accounts		Accounts and bills due		
Cash Value Life Insurance (Face Value: \$ _____)		Other Loans or Liabilities (itemize)		
		Rent Payment (if applicable)		
Partnership & Proprietorship Interests (Schedule 4)				
Loans/Notes Receivable		Credit Cards and Lines of Credit – To Whom		
		Limit \$ _____		
		Limit \$ _____		
Other Assets (itemize)		Limit \$ _____		
		Limit \$ _____		
		Total Liabilities	\$	\$
		Net Worth		\$
Total Assets	\$	Total Liabilities and Net Worth		\$



LOAN REQUEST	
Loan Amount Requested \$	Repayment Period Requested _____ Months or _____ Years
Purpose of Loan:	Source of Down Payment
Description of collateral to be pledged: (list address, cost/value if real estate; list brief description, VIN, serial number, or account number and cost/market value if non-real estate)	
Other Payment Information	

Schedule 1 Cash in Financial Institutions or Other Accounts

Financial Institution	Account/Member Number	Account Type	Balance
TOTALS			\$

Schedule 2 Stocks, bonds and marketable securities

Description	# of Shares	If pledged, to whom?:	Monthly Income	Current Value
TOTALS			\$	\$

Schedule 3 Real Estate Owned

Address and type of property (residence or rental)	Percent Owned	Date Acquired	Cost	Value	Mortgage Balance	Monthly Payment	Rent Income
TOTALS				\$	\$	\$	\$

Schedule 4 Partnership and Proprietorship Interests

Name of Partnership or Proprietorship	% Ownership	Original Cost	Value	If pledged, to whom?:
TOTALS			\$	\$

By signing below, Loan Applicant submits this application and the information provided on all accompanying financial statements and schedules for the purpose of obtaining credit and represents that the information submitted is accurate and complete. Loan Applicant acknowledges that representations made in this application will be relied on by Lender in evaluating this application and, if approved, in extending credit. Loan Applicant represents that none of the parties named in this application have relied on any advice from the Lender in applying for or receiving any credit. Loan Applicant acknowledges that Lender has not made any commitment to approve this application and extend credit, unless otherwise agreed to in writing. Lender is authorized to conduct any inquiries it decides are necessary to verify the accuracy of the information contained in this application and obtain additional credit information concerning Loan Applicant. Any third party is authorized to release any and all information in their possession regarding Loan Applicant to Lender. Verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, whether or not Lender approves any extension of credit. Lender is also authorized to answer any questions from others about the affect and accuracy of this application, and will provide all documents and information that Lender decides are necessary to complete this application. In the event the Loan Applicant(s) payments on the extension of credit indicated in the application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report the Loan Applicant's name(s) and account information to a credit reporting agency. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law.

 Signature Date Print Name and Title

 Signature Date Print Name and Title

FOR OFFICE USE ONLY			
Date Application Received		Date Application Completed	

Information for Government Monitoring Purposes

The following information is requested by the Federal Government for certain types of loans relating to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this lender is required to note race and sex on the basis of a visual observation or surname. If you do not wish to furnish the above 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.)

Only complete this form if the loan purpose is to purchase, improve, or refinance a dwelling (e.g. primary or secondary residence, 1-4 family or multi-family rental property, or a mobile home with or without land).

For commercial loan requests that meet the above criteria, complete information below for each individual that will be signing on the loan. Use multiple pages if necessary.

Borrower: <input type="checkbox"/> I do not wish to furnish this information	Co-Borrower: <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female

Borrower's Name

Co-Borrower's Name

Borrower's Signature Date

Co-Borrower's Signature Date