

INTERCOASTAL FINANCIAL GROUP, LLC

ACKNOWLEDGEMENT BY CO-APPLICANT: By providing Co-Applicant information, you confirm your intent to apply for joint credit and be jointly liable for the debt. We intend to apply for joint credit.

APPLICANT: FIRST NAME	MI	LAST NAME	SSN	DOB	U.S. CITIZEN <input type="checkbox"/> YES <input type="checkbox"/> NO
HOME #	CELL #		E-MAIL		
PRESENT ADDRESS				<input type="checkbox"/> OWN <input type="checkbox"/> RENT	TIME AT ADDRESS YEARS _____ MOS _____
PREVIOUS ADDRESS				TIME AT ADDRESS YEARS _____ MOS _____	
APPLICANT EMPLOYER		ADDRESS			
ACTIVE <input type="checkbox"/> YES <input type="checkbox"/> NO	RETIRED <input type="checkbox"/> YES <input type="checkbox"/> NO	LENGTH OF EMPLOYMENT	POSITION	WORK #	
*You agree as follows: On each phone number that you give us on this application, whether land line or cell phone, you consent to us, its affiliates, our agents, and assignees contacting you at the number by calling, texting, or sending other electronic messages, from time to time, for any reason about your accounts including but not limited to, for collection and payment purposes. You agree that automated dialing equipment or prerecorded voice messages may be used for any of these purposes.*					
<b>Previous Employer Information is only required if you have been at your current employer for less than 3 years.</b>					
PREVIOUS EMPLOYER		ADDRESS		LENGTH OF EMPLOYMENT	

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PREVIOUS EMPLOYER		ADDRESS		LENGTH OF EMPLOYMENT	

ANNUAL INCOME	WAGES	INTEREST/DIVIDEND	NET RENTAL	DISTRIBUTIONS	PENSIONS SS INCOME	OTHER INCOME SPECIFY	TOTAL INCOME
APPLICANT							
CO-APPLICANT							

<b>TRANSACTION INFORMATION:</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Pleasure <input type="checkbox"/> Dealer/Broker <input type="checkbox"/> Private Sale  How did you hear about us? _____ <b>VESSEL DESCRIPTION:</b> <input type="checkbox"/> New <input type="checkbox"/> Used <table border="1"> <tr> <th>YEAR</th> <th>BUILDER/MFGR</th> <th>MODEL</th> <th>Length</th> </tr> <tr> <td colspan="2">ENGINE/HP</td> <td><input type="checkbox"/> SINGLE <input type="checkbox"/> TWIN</td> <td><input type="checkbox"/> GAS <input type="checkbox"/> Diesel</td> </tr> <tr> <th>Trade In Boat</th> <th>YEAR</th> <th>BUILDER/MFGR</th> <th>MODEL</th> </tr> <tr> <td colspan="2">ENGINE/HP</td> <td><input type="checkbox"/> SINGLE <input type="checkbox"/> TWIN</td> <td><input type="checkbox"/> GAS <input type="checkbox"/> Diesel</td> </tr> </table> <b>BOATING EXPERIENCE:</b> (DESCRIBE LAST TWO VESSELS OWNED AND OPERATED)	YEAR	BUILDER/MFGR	MODEL	Length	ENGINE/HP		<input type="checkbox"/> SINGLE <input type="checkbox"/> TWIN	<input type="checkbox"/> GAS <input type="checkbox"/> Diesel	Trade In Boat	YEAR	BUILDER/MFGR	MODEL	ENGINE/HP		<input type="checkbox"/> SINGLE <input type="checkbox"/> TWIN	<input type="checkbox"/> GAS <input type="checkbox"/> Diesel	PURCHASE PRICE OR PRESENT VALUE	\$
	YEAR	BUILDER/MFGR	MODEL	Length														
	ENGINE/HP		<input type="checkbox"/> SINGLE <input type="checkbox"/> TWIN	<input type="checkbox"/> GAS <input type="checkbox"/> Diesel														
	Trade In Boat	YEAR	BUILDER/MFGR	MODEL														
	ENGINE/HP		<input type="checkbox"/> SINGLE <input type="checkbox"/> TWIN	<input type="checkbox"/> GAS <input type="checkbox"/> Diesel														
	EQUIPMENT ADDS	\$																
	SALES TAX %	\$																
	TOTAL COST	\$																
	NET TRADE OR EQUITY	\$																
	CASH DOWN PAYMENT	\$																
LOAN AMOUNT	\$																	
TERM REQUESTED IN YEARS	<input type="checkbox"/> 10 <input type="checkbox"/> 12 <input type="checkbox"/> 15 <input type="checkbox"/> 20																	

Will the vessel be used as a dwelling/residence (primary or otherwise)? Check box & initial  Yes  No

Applicant and Co-applicant, if any, make this statement of their assets and liabilities to obtain credit for the financing of the boat described in boat data. The facts in this Credit Application are true as of this date and may be relied upon by Intercoastal Financial Group, LLC. or any financial institution designated by Intercoastal Financial Group, LLC. Any material changes in the information given prior to closing shall be reported to Intercoastal Financial Group, LLC. Applicant and Co-applicant, if any, authorize Intercoastal Financial Group, Inc. To review the Applicants and Co-applicant, if any, credit history and employment and to disclose any inquiry in relation with the credit experiences with the applicant and Co-applicant.

**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 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.**

Applicant Signature: \_\_\_\_\_ DATE: \_\_\_\_\_ Co-Applicant Signature: \_\_\_\_\_ DATE: \_\_\_\_\_

## PERSONAL FINANCIAL STATEMENT

ASSETS	VALUE	LIABILITIES	BALANCE	PAYMENT
Checking/Savings Accounts		Credit Cards		
Deposit on Boat Being Purchased (if already made)		Credit Cards		
Securities (Stock/Bonds/Mutual/ Etc...) <b>DO NOT LIST RETIREMENT HERE</b>		Credit Cards		
Retirement Accounts (401K/IRA Etc...)		Home Equity Loan		
Cash in Business Accounts				
Life Insurance (cash surrender value)		If Renting: Monthly Payment		
Real Estate Owned		Real Estate Mortgage		
Real Estate Owned		Real Estate Mortgage		
Vehicle		Vehicle Loan		
Vehicle		Vehicle Loan		
Boat		Boat Loan		
Recreation Vehicle (RV/Camper/Etc...)		Recreation Vehicle Loan (RV/Camper/Etc...)		
Business Value		Notes Payable (please specify)		
Other Assets (please specify)		Others (please specify)		
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES</b>		
		<b>TOTAL NET WORTH</b> (Total assets less total liabilities)		

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and or any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determine the credit-worthiness of the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Applicant \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant \_\_\_\_\_ Date \_\_\_\_\_

# INTERCOASTAL

FINANCIAL GROUP, LLC

**MARINE LENDING**

**Credit Application**



**Debbie Betts**

**1070 Marina Village Pkwy, #101B**

**Alameda, CA 94501**

**Phone (510) 846-0578**

**Efax (510) 373-2364**

**dbetts@boatloans.net**