



Member FDIC | Equal Housing Lender

[Privacy Statement](#)

UBank Auto Loan Application (Automobiles, Equipment, etc)

First Name:	Last Name:
Submitted on:	

Date of Application

Sample Date: 00/00/0000 (required)

**Important Information**

**UBank requires applicants to be residents of Tennessee or Kentucky. If you are located outside of these areas, an online application will not be accepted.**

**Please contact us (423-784-9446) if you have questions regarding your financial needs.**

Privacy Policy:

Our [privacy policy](#) protects the privacy of your personally-identifying information that you provide us online.

[USA Patriot Act](#)

***Important Information about Procedures for Opening or Changing an New Account with UBank***

Section 326 of the USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This federal requirement applies to all new customers. This information is used to assist the United States government in the fight against the funding of terrorism and money-laundering activities.

*What this means to you:* When you open an account, we will ask each person for their name, physical address, mailing address, date of birth, and other information that will allow us to identify them.

Additionally, FinCEN has adopted what they describe as a “two pronged” approach to beneficial ownership.

The ownership prong includes all natural persons with 25% or more direct or indirect equity interest in a legal entity while the control prong is a single individual with significant managerial responsibility (the Rule says “control, manage or direct”) over the legal entity.

We will ask to see each person’s driver’s license and other identifying documents, and copy or record information from each of them.

**Security Notice:**

You should **ONLY** fill out this form on-line if you are using a browser with the latest security enhancements. If you don't have the latest version, download a copy now. This form is NOT cached (saved in your computer's memory) when you QUIT your browser.

Instructions:

1. Print this loan application and gather the information you'll need.
2. Complete application on-line and click "Submit Application" or fax it to 423-784-7686.
3. To safeguard your privacy, QUIT your browser and restart it again after using this form.

This loan application is for personal loans only and is NOT intended for commercial use. A valid social security number is required to apply. Please review and gather the information you will need before completing this form. Upon receipt of the application, we will send you the proper disclosures.

Loan Officer

(required)	<input type="radio"/> Kim Swafford, SVP <input type="radio"/> Herb Petrey, SVP  <input type="radio"/> Jake McClary, VP <input type="radio"/> I don't have a preference
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**Auto Loan Request**

Amount Requested: (required)	
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Type of Application: (required)	<input type="radio"/> Individual Applicant <input type="radio"/> Joint Applicant
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Joint Applicant Status: (if any) (required) <i>Is your Joint Applicant a "Borrower" or a "Co-Signer" for this application?</i>	<input type="radio"/> Co-Borrower Applicant <input type="radio"/> Co-Signer Applicant  <input type="radio"/> No Joint Applicant
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Purchase or Non-Purchase? (required)	<input type="radio"/> Purchase (Purchasing Vehicle) <input type="radio"/> Non-Purchase (You own the Vehicle, No liens)  <input type="radio"/> Non-Purchase (Refinancing Loan at UBank which has Collateral attached)
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Term Requested: (required)	<input type="radio"/> 12 months <input type="radio"/> 24 months  <input type="radio"/> 36 months <input type="radio"/> 48 months  <input type="radio"/> 60 months <input type="radio"/> Other:
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Vehicle Description (required) <i>Fill in your Purchase or Non-Purchase Collateral Information</i>	<table border="0" style="width: 100%;"> <tr> <th style="width: 30%;"></th> <th style="width: 15%;">Year of Vehicle</th> <th style="width: 10%;">Make</th> <th style="width: 10%;">Model</th> <th style="width: 20%;">VIN/Serial Number</th> <th style="width: 15%;">Purchase or Non-Purchase</th> </tr> </table>		Year of Vehicle	Make	Model	VIN/Serial Number	Purchase or Non-Purchase												
	Year of Vehicle	Make	Model	VIN/Serial Number	Purchase or Non-Purchase														
	<table border="0" style="width: 100%;"> <tr> <td style="width: 30%;">1st Collateralized</td> <td style="width: 15%; border-bottom: 1px solid black;"></td> <td style="width: 10%; border-bottom: 1px solid black;"></td> <td style="width: 10%; border-bottom: 1px solid black;"></td> <td style="width: 20%; border-bottom: 1px solid black;"></td> <td style="width: 15%; border-bottom: 1px solid black;"></td> </tr> <tr> <td>2nd Collateralized (if any)</td> <td style="border-bottom: 1px solid black;"></td> <td style="border-bottom: 1px solid black;"></td> <td style="border-bottom: 1px solid black;"></td> <td style="border-bottom: 1px solid black;"></td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td>3rd Collateralized (if any)</td> <td style="border-bottom: 1px solid black;"></td> <td style="border-bottom: 1px solid black;"></td> <td style="border-bottom: 1px solid black;"></td> <td style="border-bottom: 1px solid black;"></td> <td style="border-bottom: 1px solid black;"></td> </tr> </table>	1st Collateralized						2nd Collateralized (if any)						3rd Collateralized (if any)					
1st Collateralized																			
2nd Collateralized (if any)																			
3rd Collateralized (if any)																			

<b>Purchase Price</b>	<b>Down Payment</b>	<b>Finance Amount</b>

Purchasing from Dealer (required)	<input type="radio"/> Yes <input type="radio"/> No
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Dealer Name	
Trade-In <i>Trading in current vehicle?</i>	<input type="radio"/> Yes <input type="radio"/> No
Creditor of Trade-In <i>What financial institution holds your lien on your current vehicle?</i>	

**Applicant**

<b>First Name</b>	<b>Middle Initial</b>	<b>Last Name</b>
_____	_____	_____

<b>Date of Birth</b>	<b>Social Security No.</b>
_____	_____

<b>Driver's License No.</b>	<b>Driver's License State</b>	<b>Your E-mail Address</b>
_____	_____	_____

<b>Home/Cell Phone</b>	<b>Best Time to Call</b>
_____	_____

Are there any unsatisfied Judgments against you? (required)	<input type="radio"/> Yes <input type="radio"/> No
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Have you been declared bankrupt in the last 7 years? (required)	<input type="radio"/> Yes <input type="radio"/> No
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**Applicant Residence**

Your Primary Residence:	<input type="radio"/> Own with Mortgage <input type="radio"/> Own Clear <input type="radio"/> Rent <input type="radio"/> Other:
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Present Home Address (required)	Address Line 1 _____ Address Line 2 _____ City _____ State _____ ZIP Code _____
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<b>Years At Present Address</b>	<b>Your Monthly Rent or Mortgage Payment</b>
_____	_____

Years At Previous Address

Your Previous Address

**Applicant Employment**

(required)

- Employed
- Self-Employed
- Unemployed
- Retired
- Student

Your Present Employer

Employer Phone

Present Employer Address

Address Line 1

Address Line 2

City

State

ZIP Code

Gross Monthly Salary

Your Position

Years There

You do not have to list alimony, child support or separate maintenance income unless you want us to consider it for the purposes of granting and repayment of this credit request.

**Applicant Other Income**

Other Monthly Income

Source of Other Income

Previous Employer (if less than 3 years at current employer)

Years at Previous Employer

Previous Employer Address

Address Line 1

Address Line 2

City

State

ZIP Code

**Additional Information**

Automatic Payment Information (required)

Checking Account Number

Routing Number

Financial Institution Name

Any Current Loans Elsewhere? (required)	<b>Name of Creditor</b>	<b>Approx. Balance</b>	<b>Monthly Payment</b>	<b>Collateral, if any</b>
	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____

**Co-Applicant or Co-Signer**

<b>First Name</b>	<b>Middle Initial</b>	<b>Last Name</b>
_____	_____	_____

<b>Date of Birth</b>	<b>Social Security No.</b>
_____	_____

<b>Driver's License No.</b>	<b>Driver's License State</b>	<b>Your E-mail Address</b>
_____	_____	_____

<b>Home/Cell Phone</b>	<b>Best Time To Call</b>
_____	_____

**Co-Applicant or Co-Signer Residence**

Your Primary Residence:	<input type="radio"/> Own with Mortgage
	<input type="radio"/> Own Clear
	<input type="radio"/> Rent
	<input type="radio"/> Other:

Present Home Address <i>If different from Applicant</i>	Address Line 1	_____
	Address Line 2	_____
	City	State
_____	_____	_____

<b>Years At Present Address</b>	<b>Your Monthly Rent or Mortgage Payment</b>
_____	_____

<b>Years At Previous Address</b>	<b>Your Previous Address</b>
_____	_____

**Co-Applicant or Co-Signer Employment**

- Employed
- Self Employed
- Unemployed
- Retired
- Student

**Your Present Employer**

**Employer Phone**

\_\_\_\_\_

**Present Employer Address**

Address Line 1

Address Line 2

City

State

ZIP Code

\_\_\_\_\_

**Gross Monthly Salary**

**Your Position**

**Years There**

\_\_\_\_\_

You do not have to list alimony, child support or separate maintenance income unless you want us to consider it for the purposes of granting and repayment of this credit request.

**Co-Applicant or Co-Signer Other Income**

**Other Monthly Income**

**Source of Other Income**

\_\_\_\_\_

**Previous Employer (if less than 3 years at current employer)**

**Years at Previous Employer**

\_\_\_\_\_

**Previous Employer Address**

Address Line 1

Address Line 2

City

State

ZIP Code

\_\_\_\_\_

**Co-Applicant or Co-Signer Additional Information**

**Any Loans Elsewhere?  
(required)**

**Name of Creditor**

**Approx. Balance**

**Monthly Payment**

**Collateral, if any**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Applicant(s) Statement**

**Applicant(s) Statement**

I/We have completed this request for credit in consideration of **UBank** lending to me and/or others upon my guarantee. I/We certify that all information contained herein is accurate and complete to the best of my knowledge.

I/We authorize **UBank** to retain property of this application, to rely on the foregoing, to check and verify my credit, employment and salary history, to secure follow up credit reports concerning my credit worthiness and to exchange information about my account with proper persons, creditors and credit bureaus.

I authorize my employer (present and future), bank and other references listed above to release and/or verify information to UBank at any time. I acknowledge that this application is subject to approval of credit and acceptance by **UBank**. Should my request for credit and subsequent loan be approved, I agree to give **UBank** written notice immediately upon change of my name, address, employment or any other pertinent information contained herein.

**Purpose**

You are submitting an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

**Credit Disclosures**

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an un affiliated entity.

**Acknowledgment**

BY SIGNING DIGITALLY BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

(required)

I/We AGREE with the above statement