



❑ **CREDIT APPLICATION**

This form should be completed by the applicant and the co-applicant and signed by both at the bottom.

❑ **PROOF OF INCOME**

Acceptable forms of proof are recent pay stub or W-2 form for each applicant.

❑ **PERSONAL FINANCIAL STATEMENT**

Dollar amounts listed in the cash in banks and marketable securities columns will need supporting account statements. For loans under 500,000 the financial statement on the credit application will do, for loans over 500,000 please fill out the full Persona Financial Statement.

❑ **2 YEARS PERSONAL TAX RETURNS**

We will need the most recent 2 years, all forms and schedules including K-1's and S Corporations. If you are under extension, provide extension form also.

❑ **2 YEARS BUSINESS TAX RETURNS** (self-employed only)

If you are self-employed, we will need the most recent 2 years, forms and schedules.

❑ **BUSINESS INTERIM STATEMENTS** (self-employed only)

Please provide a current P&L with the business tax returns. If you are self-employed, the bank will want to see a current interim statement.

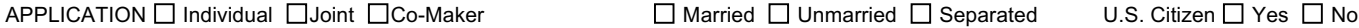
❑ **REVOCABLE AND LIVING TRUSTS** (only needed if in the trust's name)

If you are putting the boat in the name of a trust, we will need the complete trust agreement to be reviewed by the bank's legal department.

❑ **COPY OF DRIVERS LICENSE**

❑ **WIRED DOWN PAYMENT OR CASHIER'S CHECK FOR FINAL DOWN PAYMENT**

Finance@DenisonYachtSales.com |(954) 763-3971



BOAT INFORMATION-REQUIRED FOR LOAN REQUEST

FOR MAINE RESIDENTS: Consumer reports (credit reports) may be obtained in connection with your loan application. (1) If you request, you will be informed whether or not consumer reports were obtained. (2) If reports were obtained, if you request, you will be informed of the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports.

FOR NEW YORK RESIDENTS: Upon request, the applicant(s) will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. I/We have the right to ask you for the name and address of the credit bureau which gave you the credit history.

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

FOR WISCONSIN RESIDENTS – NOTICE TO MARRIED APPLICANTS: No provision of any marital property agreement, unilateral statement under § 766.59, Wis. Stats., or court decree under § 766.59, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

I/We affirm that all the information in this credit application is complete and true, whether completed by me/us or by you at my/our direction. I/We authorize you to obtain from a third party my/our credit history and employment history.

FALSIFICATION OF CREDIT INFORMATION TO THE BANK IS A CRIMINAL VIOLATION OF FEDERAL AND ALL STATE LAWS. I/WE UNDERSTAND THAT THE FINANCIAL INSTITUTION TO WHICH THIS APPLICATION IS BEING PRESENTED WILL BE REQUESTED TO EXTEND CREDIT TO ME/US ON THE BASIS OF THIS CREDIT STATEMENT.

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 customer who opens an account. Therefore, all new and existing customers are subject to the identity verification requirements. When a customer opens an account with any entity within the Luxury Financial Group family of lenders, we will ask for the customer's name, address and identification number, and, in the case of an individual, his or her date of birth. For business accounts, we may also obtain this information for individuals associated with the business. We may also request to see a driver's license or other identifying documents. In all cases, Denison Advantage and Luxury Financial Group is committed to protecting the privacy and identity of each of its customers.

You agree as follows: On each phone number that you give on this application, whether land line or cell phone you consent to us, our affiliates, our agents, and assignees of any of us (including the creditor to whom we assign your application) 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.

I/WE ACKNOWLEDGE THAT I/WE HAVE RECEIVED A COPY OF THIS APPLICATION.

Personal Financial Statement

CONFIDENTIAL

***List all amounts in dollars. Omit Cents**

Schedule 1 (Real Estate)

TOTAL

Schedule 2 (Real Estate)

TOTAL

Schedule 3 (Stock in Closely Held Corporations)

This financial statement is submitted for the purpose of procuring, establishing and maintaining credit with you in behalf of the undersigned or person, firms or corporations in whose behalf the undersigned may either severally or jointly with others execute a guaranty in your favor. The undersigned warrants that this financial statement is true and correct and authorizes the Bank to obtain information concerning any statements made herein.

SIGNED: _____ **DATE:** _____

SIGNED: _____ **DATE:** _____