

<p><b>NOTICE:</b> Married applicants may apply for individual credit. Check the box indicating the type of credit you are applying for:</p> <p><input type="checkbox"/> <b>Individual Credit:</b> 1) Complete applicant section if you are relying on your own income and assets to establish credit. 2) Complete other application section providing information about your spouse of former spouse if you are relying on alimony, child support, or separate maintenance payments to establish credit.</p> <p><input type="checkbox"/> <b>Joint Credit:</b> Complete applicant and co-applicant section, providing information about you and the other party.</p>	<p>AMOUNT REQUESTED \$</p> <hr/> <p>TERM REQUESTED (MOS)</p>
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APPLICANT				
FULL NAME (LAST, FIRST, MIDDLE)	HOME PHONE	WORK PHONE	SS#	BIRTHDATE
<p>▶ COMPLETE FOR JOINT CREDIT OR SECURED CREDIT  <input type="radio"/> MARRIED   <input type="radio"/> SEPARATED   <input type="radio"/> UNMARRIED (SINGLE, DIVORCED, WIDOWED)</p>				
PRESENT STREET ADDRESS		CITY AND STATE	ZIP	YEARS THERE?
PRESENT EMPLOYER AND ADDRESS		POSITION/TITLE	YEARS THERE?	GROSS MONTHLY SALARY
OTHER INCOME/SOURCE: (DESCRIBE) NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.				NO. OF DEPENDENTS
COUNTY OF RESIDENCE	HAVE YOU EVER APPLIED TO US FOR CREDIT BEFORE? YES <input type="radio"/> NO <input type="radio"/>		NAME OF CURRENT FINANCIAL INSTITUTION(S):	

CO-APPLICANT				
FULL NAME (LAST, FIRST, MIDDLE)	HOME PHONE	WORK PHONE	SS#	BIRTHDATE
<p>▶ COMPLETE FOR JOINT CREDIT OR SECURED CREDIT  <input type="radio"/> MARRIED   <input type="radio"/> SEPARATED   <input type="radio"/> UNMARRIED (SINGLE, DIVORCED, WIDOWED)</p>				
PRESENT STREET ADDRESS		CITY AND STATE	ZIP	YEARS THERE?
PRESENT EMPLOYER AND ADDRESS		POSITION/TITLE	YEARS THERE?	GROSS MONTHLY SALARY
OTHER INCOME/SOURCE: (DESCRIBE) NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.				NO. OF DEPENDENTS
COUNTY OF RESIDENCE				

DEBTS			
DESCRIPTION/CREDITOR	BALANCE	MONTHLY PAYMENT	APPROXIMATE VALUE
MORTGAGE -	\$	\$	\$
2 <sup>ND</sup> MORTGAGE -	\$	\$	\$
AUTO -	\$	\$	\$
CREDIT CARD -	\$	\$	\$
OTHER -	\$	\$	\$
OTHER -	\$	\$	\$

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal 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 not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under Federal regulations the Lender is required to note race or national origin and sex on the basis of visual observation of surname. If you do not wish to furnish the above information, please check the box below.

<p><b>APPLICANT</b></p> <p><input type="radio"/> I do not wish to furnish this information.</p> <p>Sex: <input type="radio"/> Male   <input type="radio"/> Female</p>	<p><b>CO-APPLICANT</b></p> <p><input type="radio"/> I do not wish to furnish this information.</p> <p>Sex: <input type="radio"/> Male   <input type="radio"/> Female</p>
<p><b>ETHNICITY:</b></p> <p><input type="radio"/> Hispanic or Latino</p> <p><input type="radio"/> Not Hispanic or Latino</p>	<p><b>ETHNICITY:</b></p> <p><input type="radio"/> Hispanic or Latino</p> <p><input type="radio"/> Not Hispanic or Latino</p>
<p><b>Race or National Origin:</b></p> <p><input type="radio"/> American Indian or Alaskan</p> <p><input type="radio"/> Asian</p> <p><input type="radio"/> Black or African American</p> <p><input type="radio"/> Nat. Hawaiian/Pac. Islander</p> <p><input type="radio"/> White</p>	<p><b>Race or National Origin:</b></p> <p><input type="radio"/> American Indian or Alaskan</p> <p><input type="radio"/> Asian</p> <p><input type="radio"/> Black or African American</p> <p><input type="radio"/> Nat. Hawaiian/Pac. Islander</p> <p><input type="radio"/> White</p>

**SIGNATURES**

Everything that I/we have stated in this application is correct to the best of my/our knowledge. I/we understand that you will retain this application whether or not it is approved. You are authorized to check my/our credit and employment history and to answer questions about your credit experience with me/us.

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SIGNATURE OF APPLICANT                      DATE                      SIGNATURE OF JOINT APPLICANT                      DATE

## COMPLETION CERTIFICATE

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**CONTRACTOR NAME:**

**BUYER'S NAME:**

**TELEPHONE NO.**

**BUYER'S ADDRESS:**

**DATE INSTALLATION OF EQUIPMENT COMPLETED:**

**DESCRIPTION OF WORK OR EQUIPMENT COMPLETED:**

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By signing below, you the Buyer, certify that the Seller has furnished all the goods, services, and materials ("Equipment") described in this Completion Certificate, and that there is no further work to be done on these items. (This does not pertain to services yet to be provided as specified in a service agreement or extended warranty, if any.) You also acknowledge receipt of a fully completed copy of this Completion Certificate.

**Warning to Buyer-Do not sign this certificate until work has been completed or the Equipment has been installed and found to be in working order.**

Date: \_\_\_\_\_

\_\_\_\_\_  
Buyer

\_\_\_\_\_  
Buyer



## HVAC LOAN PROGRAM

AMOUNT FINANCED	12 MONTHS	24 MONTHS	36 MONTHS	48 MONTHS	60 MONTHS
1,000	92.20				
1,500	135.69	70.55			
2,000	179.19	93.16	64.54		
2,500	222.68	115.77	80.21	62.49	
3,000	266.17	138.39	95.88	74.69	62.03
3,500	309.67	161.00	111.55	86.90	72.17
4,000	353.16	183.61	127.21	99.10	82.31
4,500	396.65	206.23	142.88	111.31	92.44
5,000	440.14	228.84	158.55	123.51	102.58
5,500	483.64	251.45	174.21	135.72	112.72
6,000	527.13	274.06	189.88	147.92	122.86
6,500	570.62	296.68	205.55	160.13	132.99
7,000	614.12	319.29	221.22	172.33	143.13
7,500	657.61	341.90	236.88	184.54	153.27
8,000	701.10	364.52	252.55	196.74	163.40
8,500	744.60	387.13	268.22	208.95	173.54
9,000	788.09	409.74	283.88	221.15	183.68
9,500	831.58	432.35	299.55	233.36	193.81
10,000	875.08	454.97	315.22	245.56	203.95
10,500	918.57	477.58	330.89	257.77	214.09
11,000	962.06	500.19	346.55	269.98	224.23
11,500	1,005.55	522.81	362.22	282.18	234.36
12,000	1,049.05	545.42	377.89	294.39	244.50
12,500	1,092.54	568.03	393.56	306.59	254.64

- ◆ **INTEREST RATE IS FIXED AT 7.99%** (actual a.p.r. based on \$3000 loan for 36 months = 7.996%)
- ◆ **TERM IS UP TO 60 MONTHS**
- ◆ **SIMPLE INTEREST PROMISSORY NOTE - NO PENALTY FOR EARLY PAYOFF OR PREPAYMENTS**
- ◆ **PAYMENTS WILL INCLUDE PROCESSING AND FILING FEES**

**Contact Karen Anderson:**      *Arvest Bank: 5120 S Garnett 2<sup>nd</sup> floor*  
**TELEPHONE 384-2720; FAX 384-2722**