

# CREDIT APPLICATION

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APPLICANT NAME

Print and complete all pages.  
Fax to 1-270-753-2180.



**Taylor Bus Sales, Inc.**

P.O. BOX 389 • 3584 HWY 641 SOUTH  
MURRAY, KENTUCKY 42071

# EXHIBIT 'A'

The undersigned hereby authorizes one or more of the Dwain Taylor Companies to submit my (our) credit application of which this Exhibit 'A' is a part to any one or more of the following financial institutions for the purpose of obtaining credit on my (our) behalf.

- 1) 1<sup>ST</sup> INVESTORS
- 2) AMERICAN INVESTMENT BANK
- 3) AMERICREDIT FINANCIAL
- 4) BB&T
- 5) BANK OF BENTON
- 6) BANK ONE CUSTOM FINANCE
- 7) BAR NONE CONSUMER FINANCE
- 8) C-PLANT FEDERAL CREDIT UNION
- 9) CAPITAL ONE
- 10) CHASE MANHATTAN BANK
- 11) CIVITAS BANK (FIFTH THIRD BANK)
- 12) COMMONWEALTH FEDERAL CREDIT UNION
- 13) CONSUMER PORTFOLIO SERVICE, INC.
- 14) CREDIT ACCEPTANCE CORPORATION
- 15) GENERAL MOTORS ACCEPTANCE CORP (GMAC)
- 16) GENERAL TIRE CREDIT UNION
- 17) HERITAGE BANK
- 18) HOUSEHOLD AUTOMOTIVE FINANCE
- 19) LAKE CHEMICAL FEDERAL CREDIT UNION
- 20) MCCracken COUNTY TEACHERS FEDERAL CREDIT UNION
- 21) MURRAY STATE FEDERAL CREDIT UNION
- 22) NATIONAL CITY BANK
- 23) NUVELL FINANCIAL
- 24) ONYX ACCEPTANCE CORP
- 25) PADUCAH FEDERAL CREDIT UNION
- 26) REELFOOT BANK
- 27) THE MURRAY BANK
- 28) TOYOTA FINANCIAL SERVICES
- 29) TRANSOUTH FINANCIAL SERVICE
- 30) TRIAD FINANCIAL CORPORATION
- 31) UNION PLANTERS BANK, NA
- 32) UNITED FIDELITY BANK
- 33) US BANK
- 34) WELLS FARGO AUTO FINANCE INC.
- 35) OTHER \_\_\_\_\_

**CUSTOMER ACKNOWLEDGEMENT:**

I (we) hereby acknowledge and agree that this Exhibit 'A' shall be considered a part of my (our) credit application.

\_\_\_\_\_  
APPLICANT'S SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
CO-APPLICANT'S SIGNATURE

\_\_\_\_\_  
DATE

# PRIVACY NOTICE

This Privacy Notice applies to Dwain Taylor Chevrolet-GMC, Inc., Toyota of Murray, Auto Finance Center, Inc., American 2000 Plan, Inc., Auto CreditMax, Inc., U Acceptance, Inc., Massac Rental, Inc., Taylor Lease, Inc., and Taylor Bus Financial Corporation hereinafter collectively referred to as the Dwain Taylor Companies.

The Dwain Taylor Companies recognize that our relationships with current and prospective customers are based on integrity and trust. We are committed to respecting the confidentiality of the personal information we collect from you. In regard to your transaction with one or more of the Dwain Taylor Companies, we may obtain private information from you as described in this notice from the following sources:

- Information we receive from you, such as information on applications or other forms, which may include your name, address, social security number and income.
- Information about your transactions with us, our affiliates or others, such as your account balance and payment history.
- Information we receive from consumer reporting agencies, motor vehicle manufacturers, credit references, employers, insurance companies and insurance agencies, such as your credit history credit score and information that we obtain to verify employment history or that insurance coverage is in place.

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may make such disclosures about you as a consumer, customer or former customer.

We may also disclose private personal information about you as a consumer, customer, or former customer, to nonaffiliated third parties as permitted by law.

We restrict access to private personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your private personal information.

### CUSTOMER ACKNOWLEDGEMENT:

I (we) acknowledge that I (we) received a copy of this Privacy Notice on the date indicated below.

\_\_\_\_\_  
CUSTOMER'S SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
CUSTOMER'S NAME (PRINTED)

\_\_\_\_\_  
CO-CUSTOMER'S SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
CO-CUSTOMER'S NAME (PRINTED)

# LEASE/PURCHASE CREDIT APPLICATION

APPLICATION NUMBER \_\_\_\_\_

CHECK APPROPRIATE BOX

- Individual Credit**- applying for credit in your own name and relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested (Complete Section A)
- Joint Credit**- applying for joint credit with another person (Completed Sections A and B). Relationship to joint applicant or other party, if any \_\_\_\_\_.
- Individual Credit**- applying for credit in your own name but relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested (Complete Sections A and B)

PLEASE PRINT

SECTION A. INFORMATION ABOUT APPLICANT	PRINT FULL NAME	FIRST	MIDDLE	LAST	SR JR	SOC SEC NO./TIN	MO	BIRTHDATE DAY	YR.	HOME PHONE NO.	
	PRESENT ADDRESS	NUMBER AND STREET		CITY	COUNTY	STATE	ZIP CODE		LIVED THERE YEARS   MONTHS		
	RENT BY MO. LEASE OWN	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	LANDLORD OR MORTGAGE HOLDER NAME				MO. PMT. OR RENT \$				
	PREVIOUS HOME ADDRESS	NUMBER AND STREET		CITY	COUNTY	STATE	ZIP CODE		LIVED THERE YEARS   MONTHS		
	EMPLOYED BY SELF OTHERS	<input type="checkbox"/> <input type="checkbox"/>	NAME		BUSINESS ADDRESS/ NUMBER AND STREET		CITY	STATE	HOW LONG YEARS   MONTHS	BUS. PHONE NO.	
	TRADE OR OCCUPATION	SALARY OR WAGES \$		NAME OF PREVIOUS EMPLOYER		ADDRESS		NO. YRS.			
	Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation										
	TYPE OF OTHER INCOME			SOURCE				MONTHLY AMT \$			
	BANK ACCOUNT(S)	NAME OF THE BANK		BRANCH NAME AND CITY		CHECKING SAVINGS NO ACCOUNT	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	CHECKING ACCOUNT NO.			
	LAST BUS FINANCED	NAME OF CREDITOR			BALANCE DUE OR DATE PAID		OR TRADING IN THIS VEHICLE <input type="checkbox"/> YES <input type="checkbox"/> NO				
	CREDIT REFERENCES OR INSTALLMENT OBLIGATIONS INCLUDE FINANCE COMPANIES, BANKS, CREDIT CARDS, CHARGE ACCOUNTS, ETC. INCLUDE NAME(S) OF APPLICANTS IN WHICH CREDIT CAN BE VERIFIED IF OTHER THAN SHOWN ABOVE										
	NAME OF CREDITOR(S)			ADDRESS				ACCOUNT #			
THE AUTO WILL BE REGISTERED IN NAME OF			NUMBER AND STREET		CITY	STATE	OPERATOR LICENSE NUMBER				

PROPOSED BUS DESCRIPTION				
YEAR	CHASSIS	BODY	CAPACITY	
ENGINE	TRANSMISSION	BRAKES	MILES	OTHER

  

TRADE-IN BUS DESCRIPTION				
YEAR	CHASSIS	BODY	CAPACITY	
ENGINE	TRANSMISSION	BRAKES	MILES	OTHER

Cash Price (Line 1 Of Contract) ....	\$	_____
Less Net Trade .....	\$	_____
Less Cash Deposit .....	\$	_____
Total Down Payment .....	\$	_____
Unpaid Balance .....	\$	_____
Other .....	\$	_____
<b>Total Amount Financed .....</b>	<b>\$</b>	<b>_____</b>
TERM OF LOAN: _____ Yrs. _____ Mos.		

# LEASE/PURCHASE CREDIT APPLICATION (continued)

B. INFORMATION ABOUT JOINT APPLICANT OR OTHER PARTY	PRINT FULL NAME	FIRST	MIDDLE	LAST	SR JR	SOCIAL SECURITY NUMBER/TIN	BIRTHDATE MO   DAY   YR.			HOME PHONE	
	PRESENT ADDRESS	NUMBER AND STREET			CITY	COUNTY	STATE	ZIP CODE		LIVED THERE YEARS   MONTHS	
	RENT BY MONTH LEASE <input type="checkbox"/> OWN <input type="checkbox"/>	LANDLORD OR MORTGAGE HOLDER NAME					MONTHLY PMT OR RENT \$				
	PREVIOUS HOME ADDRESS	NUMBER AND STREET			CITY	COUNTY	STATE	ZIP		LIVED THERE YEARS   MONTHS	
	EMPLOYED BY SELF <input type="checkbox"/> OTHERS <input type="checkbox"/>	NAME	BUSINESS ADDRESS/ NUMBER AND STREET			CITY	STATE	HOW MANY YEARS   MONTHS		BUSINESS PHONE	
	TRADE OR OCCUPATION	SALARY OR WAGES \$		NAME OF PREVIOUS EMPLOYER			ADDRESS		YRS		
	Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation										
	TYPE OF OTHER INCOME			SOURCE			MONTHLY AMOUNT \$ _____				
	BANK ACCOUNT	NAME OF THE BANK		BRANCH NAME AND CITY			CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/> NO ACCOUNT <input type="checkbox"/>	CHECKING ACCT #			
	<b>Credit References or Installment Obligations</b>					Include Finance Companies, Banks, Credit Cards, Charge Accounts, Etc. Include Name(s) of Applicant(s) in which credit can be verified if other than shown above					
NAME OF CREDITOR(S)			ADDRESS			ACCOUNT #					

Insurance is required for the full term of the Contract, at your expense, against the hazards of fire, theft and accidental physical damage (including collision). This insurance must protect the interest of you. The policies issued by the insurance company will describe the terms and conditions. If the unpaid balance or cash price as disclosed in the Contract is less than \$2,000, these coverages are not required.  
**YOU MAY CHOOSE THE PERSON THROUGH WHOM ANY INSURANCE IS OBTAINED.**

Have you filed bankruptcy?  Yes  No  
 Do you have any outstanding judgement or tax liens against you or your property?  Yes  No

**As a Part of a Contemplated Transaction to purchase and/or lease products or services from Dwain Taylor Chevrolet-GMC, Inc., Toyota of Murray, Inc., Auto Finance Center, Inc., American 2000 Plan, Inc., Auto Creditmax, Inc., U Acceptance, Inc., Massac Rental, Inc., Taylor Lease, Inc., Taylor Bus Financial Corporation. Hereinafter collectively referred to as the Dwain Taylor Companies, the undersigned Hereby Submits This Credit Application For the purpose of obtaining credit from one or more of the Dwain Taylor Companies and /or financial Institutions listed on Exhibit 'A' Hereof.**

I (We) hereby certify that the information in my (our) credit application is complete and true. I (we) do hereby authorize one or more of the Dwain Taylor companies to investigate my (our) credit and employment history, obtain credit reports and the release of information about their credit experience with me (us) as permitted by law. If an account is created with one of the Dwain Taylor Companies, or an account is assigned to a third party financial institution with recourse to one of the Dwain Taylor Companies, I (we) authorize the obtaining of credit reports for purposes of reviewing or taking collection action on the account, or for other legitimate purposes associated with the account.

I (We) hereby authorize the release of a copy of my (our) credit application to one or more of the financial institutions listed on exhibit 'A' which I (we) have signed and attached hereto and made a part hereof.

By signing below, I (we) certify that:

- (1) I (we) have read and agree to the terms of this application, including exhibit 'A', and
- (2) I (we) have received and read Dwain Taylor Companies' Privacy Notice.

Check Which Apply:  
 INDIVIDUAL  
 PARTNERSHIP  
 CORPORATION

Applicants Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-applicants signature \_\_\_\_\_ Date \_\_\_\_\_

**Print and complete all pages. Fax to 1-270-753-2180.**