

# Customer Application

ABC First Inc

17890 Castleton St #100 City of industry CA 91748 (626) 215-5072

Social Security 社安号 #	Date of Birth 出生日期	Date 申请日期
Driver's License 驾照编号 #/ State ID #	License Plate 车牌号码 # 州 and State	Make/Year 年份/Model 车型/Vin/Color
Loan Purpose: 贷款用途 _____ Personal Use 个人用途 _____ Business Use 商业用途 Statement of Intended Purposes(Business Loan Only)		

Name 名字: \_\_\_\_\_  
First 名字 Middle 中间名 Last 姓氏

Address:地址 \_\_\_\_\_  
Street 街 City 城市 State 州 Zip 邮编

Home/Cell Phone Number (联系电话): \_\_\_\_\_ Email (邮箱): \_\_\_\_\_

Are you (请问这是): \_\_\_\_\_ Own your resident (您名下的房子) \_\_\_\_\_ Renting your resident (租的房子)

Employer (雇主): \_\_\_\_\_ Position (职位): \_\_\_\_\_

Employer Address (工作地址): \_\_\_\_\_

Employer's Phone Number (公司电话): \_\_\_\_\_ Date Hired (入职日期): \_\_\_\_\_

Are you (请问您是): \_\_\_\_\_ Full Time 全职 \_\_\_\_\_ Part Time 兼职 Monthly Income (月收入): \_\_\_\_\_

Have you filed for bankruptcy (请问您有申请过破产吗)? \_\_\_\_\_ Yes 有 \_\_\_\_\_ No 没有

## Reference 紧急联系人

Local contact not living in your home 当地联系人	Phone Number 电话号码
Address 住址	
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Address 住址	
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Address 住址	

**CO-APPLICANT 共同申请人**

Name 姓名: \_\_\_\_\_ SSN 社安号: \_\_\_\_\_  
                    First 名                      Middle 中间名                      Last 姓氏

Address 住址: \_\_\_\_\_  
                    Street 街道                      City 城市                      State 州                      Zip 邮编

Home/Cell Phone Number (联系电话) : \_\_\_\_\_ Email (邮箱) : \_\_\_\_\_

Are you (请问这是) :   \_\_\_ Own your resident (房子是您名下)   \_\_\_ Renting your resident(租的)

Employer (雇主) : \_\_\_\_\_ Position (职位) : \_\_\_\_\_

Employer Address (公司地址) : \_\_\_\_\_

Employer's Phone Number (公司电话) : \_\_\_\_\_ Date Hired (入职日期) : \_\_\_\_\_

Are you (请问您是) :   \_\_\_ Full Time (全职)   \_\_\_ Part Time (兼职)   Monthly Income (月收入) : \_\_\_\_\_

Have you filed for bankruptcy (请问您有申请过破产吗)?   \_\_\_ Yes 有   \_\_\_ No 没有

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**ARBITRATION:** Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. This Company has a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal; including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY** to resolve disputes against us, our agents and/or owners. The Federal Arbitration Act governs this arbitration provision. If either party has a dispute, they must notify the other in writing of the dispute. You have the right to select any of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) <http://www.adr.org> or JAMS ADR (1-800-352-5267) <http://www.jamsadr.com> , and

we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Information Sheet was signed.

**CALIFORNIA RESIDENTS:** As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**JOINT APPLICANTS** (if applicable): If this is a joint application, both applicants acknowledge and agree that joint applicants may have only one transaction outstanding at a time and that their incomes may be aggregated for the purpose of determining transaction approval. Additionally, joint applicants acknowledge and consent that their joint account information may be shared with the other joint applicant. Joint applicants must be on the same checking account and live in the same household. Married applicants are not required to file joint applications.

**INDIVIDUAL APPLICANT:** If this is not a joint application, then I understand and acknowledge that I am voluntarily requesting credit on my own behalf.

**APPLICATION FOR TITLE LOAN:** If you are applying for a title loan, then by signing below, you acknowledge and agree that we, our agents and employees, may verify from your motor vehicle records the accuracy of the personal information you provide to us and if such information is not correct or no longer correct to obtain correct information but only for purposes allowed by law.

**RELEASE OF INFORMATION TO ABC FIRST INC:** I promise that the information I have provided on this form is correct. I authorize complete verification of all information that have provided as well as understand that this information may be used to verify certain past and/or current credit or payment history information from third party source(s). You may contact any person or company listed above, and I fully release all parties from all liability for any damage that may result. My (our) signature(s) below indicates that for purposes of verification, I(we) voluntarily waive the protection of all privacy laws and affirmatively authorize ABC FIRST INC to disclose the information on this form and any additional information ii may have collected about me (us) to third parties as necessary in order to receive financial services or products that ABC FIRST INC offers from those third parties. This application may be rejected if any information provided above is found to be false. I acknowledge that I have received and understand my rights under the attached Privacy Policies.

**APPLICATION FEE:** The Borrower shall pay the Lender a fully earned and non-refundable application fee of 3% of Loan Amount if Loan amount is more than \$5000.01, due and payable upon the execution of this Agreement once approval.

**Processing FEE:** The Borrower shall pay the Lender a fully earned and non refundable processing fee of \$75. DMV fee of \$15 for all auto/auto title loans.

**REFERRAL:** You have been referred to us by \_\_\_\_\_. If you are approved for the loan, we may pay a fee to \_\_\_\_\_ for the successful referral. ABC First Inc, and not \_\_\_\_\_ is the sole party authorized to offer a loan to you. You should ensure that you understand any loan offer we may extend to you before agreeing to the loan terms. If you wish to report a complaint about this loan transaction, you may contact the Department of Business Oversight at 1-866-ASK-CORP (1-866-275-2677), or file your complaint online at [www.dbo.ca.gov](http://www.dbo.ca.gov).

**I confirm that all information provided is true and correct and that I have read and understand the above statement(s):**

\_\_\_\_\_  
**Applicant's Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Joint Applicant's Signature**

\_\_\_\_\_  
**Date**

**CREDIT REPORT AUTHORIZATION AND RELEASE**

**调查信用报告授权书**

Name 姓名: \_\_\_\_\_

Date of Birth 出生日期: \_\_\_\_\_

Address 住址: \_\_\_\_\_

SSN 社安号: \_\_\_\_\_

Name 姓名: \_\_\_\_\_

Date of Birth 出生日期: \_\_\_\_\_

Address 住址: \_\_\_\_\_

SSN 社安号: \_\_\_\_\_

Authorization is hereby granted to ABC GRAND INC to obtain a standard factual data credit report through a credit reporting agency chosen by ABC GRAND INC.

My signature below authorizes the release to the credit reporting agency a copy of my credit application, and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc). Authorization is further granted to the reporting agency to use a photostatic reproduction of this authorization if necessary to obtain any information regarding the above-mentioned information.

Applicants hereby request a copy of the credit report obtained with any possible derogatory information be sent to the address of present residence, and holds ABC GRAND INC and any credit reporting organization harmless in so mailing the copy requested.

Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

**\*\*NOTE: PLEASE INCLUDE A COPY OF A VALID DRIVERS LICENSE\*\***

Print Name: \_\_\_\_\_ Borrower's Signature: \_\_\_\_\_ Date \_\_\_\_\_

Print Name: \_\_\_\_\_ Borrower's Signature: \_\_\_\_\_ Date \_\_\_\_\_

**仲裁：**仲裁是各方之间法律事务的手段，由中立的仲裁员而不是法院解决。本公司对所有在小额索赔法庭无法解决的索赔，要求和争议进行仲裁；包括本仲裁条款的范围和有效性以及您可能需要参与指称集体诉讼的任何权利（以下称“争议”）。所有客户协议均包含另一仲裁条款，取代此仲裁条款并规定解决纠纷。但是，如果您没有与我们达成客户协议，那么此仲裁条款就解决争议进行管辖。您同意放弃您有权利通过陪审团进行试用以解决与我们，我们的代理商和/或所有者之间的争议。“联邦仲裁法”管辖此仲裁条款。如果任何一方发生争议，他们必须书面通知对方争议。您有权选择以下任何仲裁组织，仲裁组织将根据其消费者规则管辖仲裁：美国仲裁协会（1-800-778-7879）<http://www.adr.org> 或 JAMS ADR（1-800-352-5267）<http://www.jamsadr.com>，我们将提前支付所有与仲裁有关的费用，包括提交，行政，听证和仲裁员费用。如果有的话，您将对您的律师费负责。从小额索赔中判决任何上诉。

仲裁庭应通过有约束力的仲裁解决。仲裁应在本客户信息表所在的县进行。

**加州居民：**根据法律规定，如果您未能履行您的信用责任条款，您在此通知您的信用记录中反映的负面信用报告可能会提交给信用报告机构。

**联合申请人（如果适用）：**如果这是联合申请，则申请人确认并同意共同申请人一次只能有一笔交易未完成，并且为确定交易批准的目的，他们的收入可以合计。承认并同意其联名账户信息可能会与其他联名申请人分享。

**个人申请人：**如果这不是共同申请，那么我理解并承认我自愿代表我自愿申请信贷。

**申请贷款：**如果您正在申请所有权贷款，那么通过在下面签名，您确认并同意我们，我们的代理和员工可以从您的机动车记录中验证您提供给我们的个人信息的准确性，以获得正确的信息，但仅限于法律允许的目的。

**向 ABC FIRST INC 提供信息：**我保证我提供的信息是正确的。我授权对已提供的所有信息进行完整验证，并了解此信息可用于验证来自第三方来源的某些过去和/或当前信用或付款历史信息。您可以联系上面列出的任何人或公司，并且我完全免除所有责任方对任何可能导致的损害的责任。我们的（我们）签名表示为了验证目的，我（我）自愿放弃保护所有隐私法律，并肯定授权 ABC FIRST INC 披露此表格上的信息以及可能收集的有关其他信息我（我们）必要时向第三方提供，以便接收 ABC FIRST INC 向第三方提供的金融服务或产品。如果上面提供的任何信息被发现是错误的，本申请可能被拒绝。我承认我已经收到并理解我所附的隐私政策下的权利。

**申请费用：**借款人应在贷款金额超过 5000.01 美元时向贷款人支付 3% 的贷款金额的全额收入和不可退还的申请费，这些贷款金额超过 5000.01 美元，一旦批准本协议执行时到期应付。

**处理费用：**借款人应向贷款人支付 75 美元的全部收入和不退还手续费。所有汽车/汽车所有权贷款的 DMV 费用为 15 美元。

**推介：**您已经通过电子邮件向我们介绍了\_\_\_\_\_。如果您获得贷款批准，我们可能会为成功转介支付\_\_\_\_\_的费用。ABC First Inc，而不是\_\_\_\_\_是授权向您提供贷款的唯一一方。在同意贷款条款之前，您应该确保您了解我们可能向您提供的任何贷款要约。如果您希望报告有关这笔贷款交易的投诉，您可以拨打 1-866-ASK-CORP（1-866-275-2677）与商业监督部门联系，或通过 [www.dbo.ca](http://www.dbo.ca) 在线提交您的投诉。GOV。

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申请人签名

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日期

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联合申请人签名

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日期