

I'm not robot!

Personal Loan Agreement

This loan agreement is made and will be effective on [DD/MM/YYYY]

BETWEEN

[Borrower Name] with little introduction of the borrower with his street address along with city, state and zip code

AND

[Lender Name] with little introduction of the borrower with his street address along with city, state and zip code

Terms and Conditions:

Promise to Pay:

Within _____ months from today, Borrower promises to pay the Lender _____ dollars (\$ _____) and interest as well as other charges avowed below.

Liability:

Although this agreement may be signed below by more than one person, each of the undersigned understands that they are each as individuals responsible and jointly and severally liable for paying back the full amount.

Details of Loan: Agreed Between Borrower and Lender:

Amount _____ of _____ Loan: \$ _____
 Other _____ (Describe) \$ _____
 Amount _____ financed: \$ _____
 Finance _____ charge: \$ _____
 Total _____ of _____ payments: \$ _____
 ANNUAL PERCENTAGE RATE _____ %

Repayment of Loan:

Borrower will pay back in the following manner: Borrower will repay the amount of this note in _____ equal continuous monthly installments of \$ _____ each on the _____ day of each month preliminary on the _____ day of _____, 20____, and ending on _____, 20____.

Prepayment of Loan:



AUTO LOAN APPLICATION

APPLICATION DETAILS			
APPLICATION DATE (mm/dd/yyyy)	CASH PRICE <input type="checkbox"/> Pkg	REPAYMENT METHOD <input type="checkbox"/> PDC <input type="checkbox"/> Auto-Debit	VEHICLE CLASSIFICATION <input type="checkbox"/> Brand New <input type="checkbox"/> Used
<input type="checkbox"/> Principal <input type="checkbox"/> Co-Maker <input type="checkbox"/> Individual <input type="checkbox"/> Corporate/Business	DOWNPAYMENT <input type="checkbox"/> Pkg	BILLING REFERENCE <input type="checkbox"/> Home <input type="checkbox"/> Office	VEHICLE USE <input type="checkbox"/> Personal <input type="checkbox"/> Commercial
<input type="checkbox"/> 1st Application <input type="checkbox"/> Repeat Application Number of Repeats: _____	AMOUNT FINANCED <input type="checkbox"/> Pkg	TYPE OF VEHICLE <input type="checkbox"/> Passenger Car <input type="checkbox"/> Sports Utility Vehicle	<input type="checkbox"/> Light Commercial Vehicle <input type="checkbox"/> Asian Utility Vehicle <input type="checkbox"/> Others: _____
PREFERRED TERM <input type="checkbox"/> 12 mos. <input type="checkbox"/> 24 mos. <input type="checkbox"/> 36 mos. <input type="checkbox"/> 48 mos. <input type="checkbox"/> 60 mos.	YEAR/MAKE/UNIT	YEAR/MODEL	DEALER
PERSONAL INFORMATION			
TITLE <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs.	SURNAME	GIVEN NAME	MIDDLE NAME
CIVIL STATUS <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Married <input type="checkbox"/> Annulled <input type="checkbox"/> Legally Separated	CITIZENSHIP <input type="checkbox"/> Male <input type="checkbox"/> Female	BIRTH DATE (mm/dd/yyyy)	PLACE OF BIRTH
RESIDENTIAL STATUS <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> With Family		
PRESENT ADDRESS (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)		ZIP CODE	YEARS IN PRESENT ADDRESS
PERMANENT ADDRESS (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)		ZIP CODE	YEARS IN PERMANENT ADDRESS
PREVIOUS RESIDENCE (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)		ZIP CODE	YEARS IN PREVIOUS RESIDENCE
LANDLINE NUMBER	MOBILE NUMBER	MOBILE NUMBER TYPE <input type="checkbox"/> Prepaid <input type="checkbox"/> Postpaid	FAX NUMBER
EMAIL ADDRESS			
HIGHEST EDUCATIONAL ATTAINMENT <input type="checkbox"/> Graduate <input type="checkbox"/> College / University <input type="checkbox"/> High School <input type="checkbox"/> Grade School			
CHILDREN'S INFORMATION Name: _____ Birthdate: _____			
WORK / BUSINESS INFORMATION			
EMPLOYMENT STATUS <input type="checkbox"/> Employed - Private <input type="checkbox"/> Employed - Government <input type="checkbox"/> Self-employed <input type="checkbox"/> CFW <input type="checkbox"/> Licensed Professional <input type="checkbox"/> Retired			
PRESENT EMPLOYER / BUSINESS NAME		PRESENT EMPLOYER INDUSTRY / BUSINESS TYPE <input type="checkbox"/> Banking / Finance <input type="checkbox"/> IT / BPO / Communications <input type="checkbox"/> Real Estate <input type="checkbox"/> Retail <input type="checkbox"/> Government <input type="checkbox"/> Manufacturing <input type="checkbox"/> Transport / Shipping <input type="checkbox"/> Hotel / Restaurant <input type="checkbox"/> Travel Related	
PRESENT EMPLOYER / BUSINESS ADDRESS		IF EMPLOYED, TOTAL YEARS WORKING	
ZIP CODE	LANDLINE	FAX NUMBER	POSITION - TITLE / RANK
BUSINESS EMAIL ADDRESS		IF OPERATING BUSINESS, TOTAL YEARS WORKING	
PREVIOUS EMPLOYER / BUSINESS NAME		YEARS WITH PREVIOUS EMPLOYER	
		SSS NO. / GSIS NO. / TIN	
SPOUSE INFORMATION			
SURNAME		GIVEN NAME	
CITIZENSHIP		BIRTH DATE (mm/dd/yyyy)	
PRESENT ADDRESS (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)		ZIP CODE	YEARS IN PREVIOUS RESIDENCE
LANDLINE NUMBER	MOBILE NUMBER	MOBILE NUMBER TYPE <input type="checkbox"/> Prepaid <input type="checkbox"/> Postpaid	FAX NUMBER
EMAIL ADDRESS			
HIGHEST EDUCATIONAL ATTAINMENT <input type="checkbox"/> Graduate <input type="checkbox"/> College / University <input type="checkbox"/> High School <input type="checkbox"/> Grade School			
EMPLOYMENT STATUS <input type="checkbox"/> Employed - Private <input type="checkbox"/> Employed - Government <input type="checkbox"/> Self-employed <input type="checkbox"/> CFW <input type="checkbox"/> Licensed Professional <input type="checkbox"/> Retired			
PRESENT EMPLOYER / BUSINESS NAME		PRESENT EMPLOYER INDUSTRY / BUSINESS TYPE <input type="checkbox"/> Banking / Finance <input type="checkbox"/> IT / BPO / Communications <input type="checkbox"/> Real Estate <input type="checkbox"/> Retail <input type="checkbox"/> Government <input type="checkbox"/> Manufacturing <input type="checkbox"/> Transport / Shipping <input type="checkbox"/> Hotel / Restaurant <input type="checkbox"/> Travel Related	
PRESENT EMPLOYER / BUSINESS ADDRESS		IF EMPLOYED, TOTAL YEARS WORKING	
ZIP CODE	LANDLINE	FAX NUMBER	POSITION - TITLE / RANK
BUSINESS EMAIL ADDRESS		IF OPERATING BUSINESS, TOTAL YEARS WORKING	
PREVIOUS EMPLOYER / BUSINESS NAME		YEARS WITH PREVIOUS EMPLOYER	
		SSS NO. / GSIS NO. / TIN	
FINANCES			
MONTHLY INCOME		MONTHLY EXPENSES	
Source of Income	Principal Borrower	Spouse	Description of Expense
Basic Income / Salary			Rental Expense
Allowances			Household Expense
Commissions / Bonuses			Education / Tuition Expenses
Other Sources (P/s. Specify)			Loans & Credit Card Payments
			Others (P/s. Specify)
TOTAL MONTHLY INCOME		TOTAL MONTHLY EXPENSES	

ICICI Bank CAR LOANS

Please fill all the details in CAPITAL LETTERS only.

PRELIMINARY CREDIT FACILITY APPLICATION FORM

Car Dual-Purpose Van Used Reconditioned New Co-Applicant Quasirenter

PERSONAL DETAILS OF THE APPLICANT(S) (FOR INDIVIDUALS/ SOLE PROPRIETARY CONCERNS)

Name in Full (Mr./Ms./Mx./Dr./Other) _____
 Date of birth _____
 Nationality _____
 NIC No./ Passport No. _____ Expiry Date _____
 Gender Male Female Other _____
 Marital Status Married Single Divorced Widowed Separated
 Name of Spouse _____
 No. of dependents _____
 Education Primary Secondary Diploma Graduate Post Graduate Professional Other (please specify) _____
 Current Residence Address _____
 Pin/Zip code _____
 Nearest Landmark _____
 Contact No. Home _____ Mobile _____
 Residence is Own With Parents Rented With Relatives Company Provided With Friends Other (please specify) _____
 No. of years at the residence: Y _____ M _____ If rented monthly rent: R _____
 Permanent Address _____
 Occupation Salaried Self-employed Other (please specify) _____
 Laws applicable: Roman Dutch Law English Law } Theoretical Law Kurlian Law Muslim Law
 Gross Annual/Monthly Income: R _____ Net Annual/Monthly Income: R _____
 Income from other sources: R _____
 If Self-employed: Present Employer/Company Name _____
 Type of Business: Government Sector Private Sector Pvt Ltd Company Partnership Proprietorship Other (please specify) _____
 Designation/Department _____
 Address _____
 Nearest Landmark _____
 Contact No. Direct _____ Board _____ Ext. _____ Fax _____
 E-mail Address _____
 No. of years at the employment: Y _____ M _____ Total years of work experience: Y _____ M _____
 EPF No. _____
 Name of previous Organisation _____

LOAN APPLICATION FORM Fax: 621-1047 Email: mj32loan@hotmail.com

Please write in **PRINT** and use **BLANK INK ONLY**. If a field is not applicable, write N.A.

LOAN DETAILS

Desired Loan Amount (Subject to Bank's Approval) _____
 Loan Application Type: New Application with Existing Loan with Previous Loan New Application with Previous Application
 Purpose of Loan: Home Improvement Appliance Balance Transfer Education Health / Hospitalization Travel Personal
 Source of Loan Application: Branch (Indicate branch name) Walk-in Employee Referral Others _____
 Gender: Male Female
 Date of Birth (dd/mm/yyyy) _____
 Marital Status: Single Married Widowed Separated
 No. of Children _____
 No. of Dependents _____
 Educational Attainment: High School College Level College Graduate Post Graduate
 Residence Type: Owned (Not Mortgaged) Owned (Mortgaged) Rented Used Free / Staying with Relatives
 Current Home Address (Lot/Bldg. No., House/Unit No., Floor No., Building Name, Subd./Compound Name, Street, City/Province, Zip Code) _____
 Residence Contact Number: Area Code _____ Phone 1 _____ Phone 2 _____ Mobile _____ Fax _____ Personal Email _____
 Permanent Home Address (Lot/Bldg. No., House/Unit No., Floor No., Building Name, Subd./Compound Name, Street, City/Province, Zip Code) _____
 Previous Home Address (Lot/Bldg. No., House/Unit No., Floor No., Building Name, Subd./Compound Name, Street, City/Province, Zip Code) _____
 Residential Contact Number: Area Code _____ Phone 1 _____ Phone 2 _____ Mobile _____ Fax _____ Personal Email _____

WORK AND FINANCES

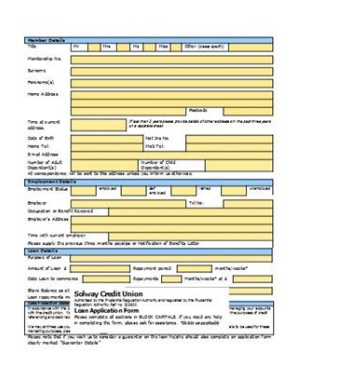
Source of Income: Employment Business Investment Pension Other _____
 Nature of Business: Employer / Business Name _____ Position _____
 Job Title: Staff Junior Officer Middle Management Production Worker Service Employee (e.g., doctor, nurse, legal counsel, etc.) Vice President President / General Manager Senior Manager
 Office Contact Number: Area Code _____ Phone 1 _____ Phone 2 _____ Mobile _____ Fax _____ Office Email _____
 Monthly Income (based on 1 month period): Basic P/RP _____ Allowance P/RP _____ Family Income P/RP _____
 Previous Employer / Business Name _____ Years / Months at Previous Company _____
 Previous Company Contact Number: Area Code _____ Phone 1 _____ Phone 2 _____ Mobile _____ Fax _____ Office Email _____

SPOUSE DETAILS

Employment Status: Employed Not Employed Retired Homemaker Other _____
 Office Contact Number: Area Code _____ Phone 1 _____ Phone 2 _____ Mobile _____ Fax _____ Office Email _____
 Years / Months at Present Company: Years _____ Months _____

REFERENCES

Bank / Credit References: Bank Name _____ Branch _____ Account Type _____ Account Number _____
 Credit Card Owned / Other Loans: Credit Card No. (16 Digits) _____ Issuer's Name/Bank Name _____ Member Since/Loan Granted (mm/yyyy) _____ Card Expiry/Loan Maturity (mm/yyyy) _____ Card Limit/Loan Amount (mm/yyyy) _____
 Personal / Trade References: Name _____ Relationship _____ Landline/Mobile Number _____ Address _____



Car loan request letter to company. Car loan application sample.

Photo courtesy: EXTREME-PHOTOGRAPHER/E+/Getty Images Getting a new car (or just new to you) can be exciting, but it also brings some pressure if you don't have the funds to pay for the erect car - and most people don't. Of course, funding options are plentiful for vehicle purchases for people with big credit stories, but these options start disappearing quickly if you don't have a solid credit history to support your promise to pay. Some people ask family members or friends to co-sign automatic loans to them, but others are not comfortable with this approach and prefer to build credit on their own. The process to get a car loan on its own without credit is more challenging, but it is not a lost cause. You can start by taking steps to build a credit history before applying for a credit card with good chances of approval, for example - but if you need to buy a car soon, then you will not have time to wait for this approach. Luckily, if you are a young first-time lender or an experienced consumer who paid for cash purchases in the past, you can increase your chances of approval by following some basic tips. Here's what you need to know about getting a creditless car loan. Check your credit score: No score vs. Low Score In the United States, three major credit agencies - Equifax, TransUnion and Experian - gather and store information about consumer credit history. If you have never borrowed money from a creditor or opened a credit card or other credit account type, then you should not have a credit history documented with any of the credit agencies, which results in no credit score (zero scores do not exist). It's also No scoring if you have not used it in many years. Most of the negative credit information are removed from after seven years, but even good accounts have been removed. said ecinovic ot tnau uoy flnoitatnemucod emocni :sddO ruoy evorpmL.noitatnemucod gnitropuss no desab naol ruoy gnivorppa ssuscid ot flesruoy reciffo naol eht tcnocn ot deen lliu uoy .ynapmoc ecanif ro knob a ot yltoerid dellppa uoy fi .suaerub tiderc ot detropet rAAÁ enerw taht .,cte .ysael erutiruf AAÁe seirotsih tnemyp detropeternu na dna yrotsih ntemyp ytiliti .yrotsih tnemyp latner .stnemetas knab .emocni fo forp sa hcus .secnanif ruoy tuoba noitatnemucod tnaveler gnireffo yb lavorppa na etaiogetn ot yrt ot uoy rof sredel eht tcnocn litnoc tnemplate tnemrap Ecninif eht ni trepxe naol a neht .noitacilppa naol ruoybuys phisraela bra . 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In terms of income, the more you do, the better, but the real value required to qualify depends on a calculation known as damvid-a-redemption (DTI). This calculation carries its total dating payments to each mother's "including the rent and potential payment of the car entity à €" and divides the amount by its total gross income. The percentage of acceptable DTI varies a lot among creditors and may be high as 40% to 50% in some cases, but is often around 36% for main creditors. Courtesy Photo: Momo Productions/Digitalvision/Getty Images for Automatic Employment, many creditors use the percentage of payment for income (PTI) instead of DTI. This calculation divides the estimated payment (safest car) by its total yield. Most lenders decline emphasis when this percentage exceeds 15% to 20%, although this also varies between creditors. Ideally, you want to meet the patterns of approval for both five -year calculations to increase your chance of success. If you go to a concession in person, take a relevant income documentation with you. Payment stubs that cover at least a two-month period are one of the best ways to prove that your income is stable and trust. If you decide to use income tax returns instead of paying stubs, then provide you with (if possible) to show the constant continuity of your income. Bank declarations can also provide proof of their tight income and cash flow. Improve your odds: PRECORATION AND LOW PAYMENT can be very tempting à € "especially when buying your first vehicle à €" to make all cars new aligned with a dealership mix it with yours es es omits@Ármpm od otadatil rolay mu e otneatnaida ednary mu .APG mob mu meulcni jÁres srednel .orac .yhsalf orrac mu rehloese ed ojesed o artnoc ratul asicerp ÁAcov .oEÁÁaavopra ed secnabc saus ratemua reug ÁAcov eS .etnahlrb srorac ed sair;Ánoissencoc luqa eugap .luqa rarpmoc :rative euq O segami ytteg/+e/truts :aisetroc ototP .omits@Ármpm od otadatil rolay mu e otneatnaida ednary mu .APG mob mu meulcni oEÁÁacililaug ed serotaf sessad solpmxE .solisluer soa redneta sotadidnac so arap lic;Áf siam res edop sam .soicÁeepse oEÁÁacililaug ed soir@Átirc meulcni amia seIE .sianoicidart sarriam ed somits@Ármpm arap mairacililaug es oEÁn euq serodarpmoc so raduja arap etnemacilicpse sodatejorp oEÁs samargorp sessE .zav ariemirp alep serodarpmoc ed samargorp ed sopit sortuo rartnecne levÁssop @Á sam-oid@Ám onisne omsem @Áta uo eddlucuf-sodamrof-m@Ácer uo soir;Átisrevini setnadutse ne martnecnoc es etnemlareg samargorp sessE .setnaicini serodarpmoc arap siaeepse samargorp maÁAerfo euq sair;Ánoissencoc rartucorp @Á orrac ed omits@Ármpm mu arap oEÁÁaavopra ed secnabc saus rarohleM ed sarriam serohlem sad siaeepse samargorp .secnabc saus evorpmL .omits@Ármpm od adiv ad ognol oa soqap soruj sonem otium e seronem siasnem sotemagap etnemom omits@Ármpm od ronem rolay mu .otnatrp .soruj ed axat rohlem aus reconof a roderc mu rreecnev licÁfid res edoP .soicÁfeneb snigla moc mÁAv soxiab sotemagap sednary sam .%02 ed otneatnaida mu recerefo es oEÁÁaAcogien ed laicnatsbus onerret mu retbo edop ÁAcov .otid@Árc mes orrac ed omits@Ármpm mu a atadidnac es enerrt m@ÁAugla omoC .oremÁn esse uzuder adac@Ád amitlPÁ an srorac sod soÁAerp sod otneuma o sam .%02 ed iof otneatnaida mu arap ocir@Átsih oEÁrdap o .sdnumE odnugeS .rarpmoc ajesed ÁAcov euq olucÁev on laicnatsbus otneatnaida mu rezaf me radrocnoc iulcni ossucuc ed ecnabc rohlem aus e .oEÁÁautis aus Á acilpa es oEÁn ossi .soruj ed saxat j saxiabi uof oEÁn e soxiab sotemagap mes sovon srorac arap VT ed soicnÁna sotium uiv jÁj etnemlevavorp ÁAcov euq snegami ytteG/nemom/najtohK mokin N .adiddec ototF .sieivÁozar otium soÁAerp moc acim ÁAnoce essalc moc ovon orrac mu sonem olep uo-leviÁozar oÁAerp ed axiaf am me otseodom orrac mu ahlocE attract costumers with tempting off -check checks and approval to Buyer. The main problem is that this type of funding almost always comes with interest rates that can rise as high as the maximum of the state, which can be 20% of APR or more. Some of the other terms may also be questionable. To add insult to the injury, these dealers usually do not report their payments to the credit agencies, which means that you pay an outrageous amount for your car and still do not build any credit history.

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