



P.O. Box 1704, Clemmons, NC 27012
 TELEPHONE: 1-800-438-8892 FACSIMILE: 1-800-438-8894
 www.sheffieldfinancial.com

JOINT APPLICATION WITH _____ AND _____
 Applicant Full Name Joint Applicant Full Name

DATE	SALES PERSON	DEALER NAME	TELEPHONE NUMBER ()
PROMOTION	APPROVAL #	REQUESTED AMOUNT	# PAYMENTS ()

APPLICANT INFORMATION CONSUMER/PERSONAL/HOUSEHOLD USE BUSINESS/COMMERCIAL USE

LAST NAME _____ FIRST NAME _____ MIDDLE NAME _____ JR/SR _____

PRESENT STREET ADDRESS (NOT P.O. BOX) _____ APT. # _____ CITY _____ STATE _____ ZIP CODE _____ HOW LONG? YEARS _____

LANDLINE PHONE _____ CELL PHONE _____ SOCIAL SECURITY # _____ BIRTH DATE _____ OWN/BUYING RENT FREE RENT OTHER MONTHLY HOUSING/RENT PAYMENT \$ _____

MAILING ADDRESS IF DIFFERENT FROM ABOVE _____ APT. # _____ CITY _____ STATE _____ ZIP CODE _____

EMAIL ADDRESS *By providing, I agree that Sheffield may use this email address to correspond with me regarding my personal account information.*

EMPLOYMENT INFORMATION • SELF EMPLOYMENT

CURRENT EMPLOYER (IF SELF EMPLOYED, BUSINESS NAME) _____ TYPE OF BUSINESS _____ BUSINESS TELEPHONE NUMBER _____ CHECK IF CELL

EMPLOYER ADDRESS _____ HOW LONG? YRS. - MOS. _____ GROSS MONTHLY INCOME FROM ALL SOURCES* _____
*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.

CITY _____ STATE _____ ZIP CODE _____ POSITION/TITLE _____

CHECK IF LOAN TO BE IN BUSINESS NAME ABOVE. GUARANTY AGREEMENT REQUIRED.

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU _____ TELEPHONE NUMBER _____ CHECK IF CELL

CITY _____ STATE _____ ZIP CODE _____

BANK INFORMATION

BANK NAME _____

EQUIPMENT INFORMATION	MANUFACTURER:	YEAR:	MAKE:	MODEL:	VIN/SERIAL#:	PRICE:
	1	\$
	2	\$
	3	ACCESSORIES AND OTHER CHARGES/FEES (LIST)				\$
	NOTICE TO DEALER: THIS INFORMATION WILL BE USED TO PREPARE YOUR CUSTOMER'S CONTRACT. INCORRECT INFORMATION WILL DELAY FUNDING.					TOTAL (LINES 1-3).....
*If equipment being traded in is financed through Sheffield, call us for pay-off and instructions.					LESS CASH DOWN PAYMENT.....	- \$
					LESS TRADE IN*.....	- \$
					REQUESTED AMOUNT.....	\$

IMPORTANT INFORMATION ABOUT ACCOUNT OPENING PROCEDURES: Federal law requires all financial institutions, prior to account opening, to obtain, verify, and record information that identifies each person who asks to open an account.

WHAT THIS MEANS TO YOU: When you apply for credit, we will ask your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Failure to provide the required information may result in denial of your request to open an account.

DEALER USE ONLY – THIS SECTION MUST BE COMPLETED BY DEALER FOR SUBMISSION

NAMES AS LISTED ON DRIVERS LICENSE _____ APPLICANT'S DRIVER'S LICENSE NUMBER _____ STATE _____ EXP. DATE _____ JOINT APPLICANT DRIVER'S LICENSE NUMBER _____ STATE _____ EXP. DATE _____

DEALER/EMPLOYEE NAME COMPLETING DRIVER'S LICENSE INFORMATION _____ SIGNATURES MATCH PHOTOS MATCH

SECTION 1 PLEASE PRINT CLEARLY

SECTION 1

JOINT APPLICANT INFORMATION

LAST NAME _____ FIRST NAME _____ MIDDLE NAME _____ JR/SR _____

PRESENT STREET ADDRESS (NOT P.O. BOX) _____ APT. # _____ CITY _____ STATE _____ ZIP CODE _____ YEARS _____

LANDLINE PHONE _____ CELL PHONE _____ SOCIAL SECURITY # _____ BIRTH DATE _____

MAILING ADDRESS IF DIFFERENT FROM ABOVE _____ APT. # _____ CITY _____ STATE _____ ZIP CODE _____

EMPLOYMENT INFORMATION • SELF EMPLOYMENT

CURRENT EMPLOYER (IF SELF EMPLOYED, BUSINESS NAME) _____ TYPE OF BUSINESS _____ BUSINESS TELEPHONE NUMBER _____ CHECK IF CELL

EMPLOYER ADDRESS _____ HOW LONG? YRS. - MOS. _____ GROSS MONTHLY INCOME FROM ALL SOURCES* _____

CITY _____ STATE _____ ZIP CODE _____ POSITION/TITLE _____

*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.

SECTION 2

This is an application for credit to Sheffield Financial, a division of Branch Banking and Trust Company ("Application"). The words "we," "us," and "our" and "Sheffield" means and includes Sheffield Financial, its designated service providers, agents, assigns, and successors, as applicable. The words "you" and "your" mean each applicant (as individuals) and both applicants (collectively) shown in Section 1 and signing the Application, either as the primary applicant or a joint applicant.

You agree that you read this Application and everything stated in it is true and complete. You certify that you are at least 18 years of age.

You authorize us to verify and obtain your credit and employment history or other information about you in this Application. You authorize us to obtain credit reports or similar consumer reports about you from one or more consumer reporting agencies in connection with your Application. If we approve this Application, you authorize us to obtain such credit and consumer reports about you in the future from consumer reporting agencies in connection with reviews, updates, extensions, renewals, modification, servicing, and collection of your Sheffield account, and other legitimate purposes allowed by law. If you request, we will inform you whether we obtained a consumer report about you and, if so, provide the name and address of the consumer reporting agency that furnished any such report.

You understand and agree that we may provide information about your transactions with us to third parties (including consumer reporting agencies) for lawful purposes. WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

You agree that we may call you, leave you a voice, prerecorded, or artificial voice message, or send you a text, e-mail, or other electronic message for any purpose related to your accounts with Sheffield, its products and services, or surveys or research (each, a "Communication"). You agree that we may call or text you at any telephone number associated with your accounts, including cellular telephone numbers, and may send an e-mail to any email address associated with your accounts. You also agree that we may include your personal information in a Communication and may conduct a Communication using an automatic telephone dialing system. We will not charge you for a Communication, but you understand that your service provider may. You understand and

agree that we may always communicate with you in any manner permitted by law that does not require your prior consent.

You certify that: (i) the property purchased pursuant to this Application is for your personal and/or business use; (ii) you are fully responsible for making all payments for such property; (iii) such property will be in your possession or under your control, until the amount financed and all interest charges have been paid in full; and (iv) you are not purchasing any property financed through us for the benefit or use of a person or entity other than you, without our prior written approval. You understand and agree that you are granting us a purchase money security interest in the property you purchase with the Sheffield account.

CALIFORNIA RESIDENTS: A married applicant may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor and each applicant may be liable for all amounts of credit extended under this account to each joint applicant.

NEW YORK RESIDENTS APPLYING FOR SHEFFIELD CARD: New York residents may contact the New York State Department of Financial Services at 877-226-5697 to obtain a comparative listing of credit card rates, fees, and grace periods.

OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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.

MARRIED WISCONSIN RESIDENTS: If you (primary applicant, joint applicant, or both) are married, then: (1) your name is _____; (2) your spouse's name and address is _____. If you are married, your signature confirms that any obligation under this account will be incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless the creditor, before the time credit is granted, is furnished with a copy of the agreement, statement, or court order, or has actual knowledge of the provision.

SIGNATURE (Primary Applicant) _____ **DATE** _____

SIGNATURE (Joint Applicant) _____ **DATE** _____

MUST BE COMPLETED IF JOINT APPLICATION

EACH OF YOU INTEND TO APPLY FOR JOINT CREDIT _____ (initials) _____ (initials)
 Applicant Joint Applicant