

PLEASE PRINT - INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.

INSTRUCTIONS:

You may apply for credit in your name alone, whether or not you are married.

(1) Please indicate whether you are applying for Individual Credit Joint Credit

Community Property State Business Application

(2) If you are applying for individual credit in your 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 only Section A.

(3) If you are applying for joint credit with another person, complete sections A and B. We intend to apply for joint credit.

Applicant

Co-Applicant

• If you are married and live in a community property state, please complete Section A about yourself and Section B about your spouse. You must sign this application. Your spouse must sign this application only if s/he wishes to be a Co-Applicant.

A. BUSINESS CREDIT INFORMATION

Legal Business Name				Tax ID		Business Phone *	
Address			Apt # / Suite #	P.O. Box	Rural Route	City	State Zip
Date Business Established (MM/DD/YYYY)	State of Incorporation	# of Employees	Years in Business	Most Recent Financial Statement			
--							
Bank Name		Checking Account #		Contact Name at Bank		Contact Phone #	
Additional Comments							

Additional Comments

B. CO-APPLICANT INFORMATION

Last Name		First Name		Middle Initial	Social Security Number		Birth Date
							--
Address			Apt # / Suite #	P.O. Box	Rural Route	City	State Zip
Home Phone *	Cell Phone *	Residential Status			How Long	Rent/Mtg. Pmt. \$	
		<input type="checkbox"/> Homeowner <input type="checkbox"/> Rent <input type="checkbox"/> Family <input type="checkbox"/> Other			___Yrs. ___Mos.		
E-Mail Address			Driver's License No.		Driver's License State	Time at Previous Address	
						___Yrs. ___Mos.	
Previous Full Address (if less than 2 years)			Apt # / Suite #	P.O. Box	Rural Route	City	State Zip
Employer Name				Employment Type			
				<input type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other			
Salary	Salary Type			Occupation		Length of Employment	Work Phone Number *
	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually					___Yrs. ___Mos.	
Previous Employer Name				Previous Employment Type			
				<input type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other			
Previous Occupation			Length of Employment		Previous Work Phone Number		
			___Yrs. ___Mos.				

Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.

Other Income (Monthly) | Source of Other Income

Comments

* You agree that if an account is created for you, all of the following also apply: (a) we may monitor and record telephone calls regarding your account to assure the quality of our service or for other reasons; (b) you expressly consent to us using prerecorded/artificial voice messages, text messages and/or automatic dialing equipment while servicing or collecting your account, as the law allows; (c) you agree that we may take these actions using the telephone number(s) that you provide us in this credit application, you provide to us in the future, or we get from another source, even if the number is for a mobile or cellular telephone and/or our using the number results in charges to you.

AGREEMENT

You understand and agree that you are applying for credit by providing the information to complete and submit this credit application. We may keep this application and any other application submitted to us and information about you whether or not the application is approved. You certify that the information on the application and in any other application submitted to us, is true and complete. You understand that false statements may subject you to criminal penalties. The words "you," "your" and "yours" mean each person submitting this application. The words "we," "us," "our" and "ours" as used below refer to us, the dealer, and to the financial institution(s) selected to receive your application. You authorize us to submit this application and any other application submitted in connection with the proposed transaction to the financial institutions disclosed to you by us the dealers. This application will be reviewed by such financial institutions on behalf of themselves and us the dealer. In addition, in accordance with the Fair Credit Reporting Act, you authorize that such financial institutions may submit your applications to other financial institutions for the purpose of fulfilling your request to apply for credit. You agree that we may obtain a consumer credit report periodically from one or more consumer reporting agencies (credit bureaus) in connection with the proposed transaction and any update, renewal, refinancing, modification or extension of that transaction. You also agree that we or any affiliate of ours may obtain one or more consumer credit reports on you at any time whatsoever. If you ask, you will be told whether a credit report was requested, and if so, the name and address of any credit bureau from which we or our affiliate obtained your credit report. You agree that we may verify your employment, pay, assets and debts, and that anyone receiving a copy of this is authorized to provide us with such information. You further authorize us to gather whatever credit and employment history we consider necessary and appropriate in evaluating this application and any other applications submitted in connection with the proposed transaction. You understand that we will rely on the information in this credit application in making our decision. We may monitor and record telephone calls regarding your account for quality assurance, compliance, training, or similar purposes.

FEDERAL NOTICES

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT If applicable to your credit transaction, to help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, you will be asked for your name, address, date of birth, and other information to identify you. You may also be asked to see your driver's license or other identifying documents.

STATE NOTICES

California Residents: An applicant, if married, may apply for a separate account.

Maine Residents: You must have physical damage insurance covering loss or damage to the vehicle for the term of the contract. For a lease, you must also have the liability insurance as described in the lease. You may purchase required insurance through any insurance agent or broker and from any insurance company that is reasonably acceptable to us. You are not required to deal with any of our affiliates when choosing an agent, broker or insurer. Your choice of a particular insurance agent, broker or insurer will not affect our credit decision, so long as the insurance provides adequate coverage with an insurer who meets our reasonable requirements.

New Hampshire Residents: If you are applying for a balloon payment contract, you are entitled, if you ask, to receive a written estimate of the monthly payment amount for refinancing the balloon payment in accord with the creditor's existing refinance programs. You would be entitled to receive the estimate before you enter into a balloon payment contract. A balloon contract is an installment sales contract with a final scheduled payment that is at least twice the amount of one of the earlier scheduled equal periodic installment payments.

New York Residents: In connection with your application for credit, a consumer report may be obtained from a consumer reporting agency (credit bureau). If credit is extended, the party or parties extending credit or holding such credit may order additional consumer reports in connection with any update, renewal or extension of the credit. If you ask, you will be told whether a consumer report was requested and, if so, the name and address of any consumer reporting agency (credit bureau) from which such credit report was obtained.

Ohio Residents: Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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.

Rhode Island Residents: Consumer reports may be requested in connection with this application. Buyer has the right of free choice in selecting an insurer to provide insurance required in connection with this transaction subject to our reasonable approval in accordance with applicable law.

Vermont Residents: You authorize us and any financial institution with which this credit application is shared, and each of their respective employees or agents, to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that they may deem necessary or appropriate in evaluating your credit application. If your credit application is approved and credit is granted, you also authorize the parties granting credit or holding your account, and their respective employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

Married Wisconsin Residents: No provision of any marital property agreement, any unilateral statement under Wis. Stat § 766.59 or any court decree under § 766.70 applied to marital property adversely affects our interest unless you furnish a copy of the agreement, statement, or court decree or we have actual knowledge of such adverse provision before credit is granted. If you are making this credit application individually and not jointly with your spouse, complete Section A about yourself and Section B about your non-applicant spouse. Your non-applicant spouse should not sign the credit application if you are applying for individual credit.

This application may be submitted to the following financial institutions [Name(s) and Address(es)] _____

BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND AGREE TO THE TERMS AND DISCLOSURES ON THE PAGES OF THIS APPLICATION.

X

APPLICANT'S SIGNATURE

X

DATE

CO- APPLICANT'S SIGNATURE

DATE

CORPORATE RESOLUTION TO LEASE

RESOLVED, that anyone or more of the officers of this corporation listed below, and/or any such officers' successor(s), are hereby authorized, directed and empowered for and on behalf of this corporation and in its name to execute and deliver a Motor Vehicle Lease Agreement (the "Contract") dated as of _____, _____, between the lessor named therein and this corporation, which Contract will be assigned to VCFS Auto Leasing Company or it assigns (hereafter referred to as the "Creditor") on such terms as may be agreed to, together with any documents or agreements deemed necessary or proper by Creditor in connection therewith, and any and all extensions, modifications and/or renewals thereof.

FURTHER RESOLVED, that any present or future officer or officers of this corporation be and hereby are directed to do and perform such acts and things deemed by such officer or officers necessary, convenient or proper to carry out, modify, or supplement any agreements and arrangements made between the corporation and Lessor, and the Board of Directors hereby ratifies, approves and confirms all such acts and things that any such officer has done or may do in connection with any of the matters outlined in these resolutions.

FURTHER RESOLVED, that Lessor is authorized to rely upon the aforesaid resolutions until receipt by it of written notice of any change, which change of whatever nature shall not be effective as to Lessor to the extent Lessor has relied upon the resolutions in the above form.

The officers referred to in these resolutions are:

<u>Title</u>	<u>Name</u>	<u>Authorized Signature</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

I, _____, Secretary of _____, a corporation, do hereby certify that the resolution appearing above is a full, true and correct copy of a resolution of the Board of Directors of said corporation duly and regularly passed and adopted at a meeting of the Board of Directors of said corporation which was duly and regularly called and held in all respects as required by law and by the bylaws of said corporation on the ____ day of _____, _____, and that the signatures appearing on the above mentioned copy of said resolution are the genuine signatures of the persons mentioned in said resolution and authorized to act on behalf of said corporate as set forth in said resolution.

I further certify that said resolution has not been amended or revoked and is still in full force and effect.

IN WITNESS WHEREOF, I have set my hand as such Secretary of said corporation this ____ day of _____, _____.

Secretary