



Dealer Financial Services

Recreational Lending

7701 Airport Center Drive, Suite 2300
Greensboro, NC 27409
866-729-9248

LOAN PURPOSE: Consumer Business Other

Date	F&I Person	Telephone Number	Fax Number	Dealer Name
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APPLICANT INFORMATION

Social Security Number (SSN) _____ Birthdate _____ Landline Phone _____ Cell Phone _____
 Last Name _____ First Name _____ Middle Name _____ Jr/Sr Yes No
 US Citizen

Present Street Address (Not a PO Box) _____ Apt # _____ City _____ State _____ Zip Code _____
 Time at Residence (In Years) Buying Renting Own free and clear Other \$ _____
 Rent / Mortgage Payment

Mailing Address (if different from above) _____ Apt # _____ City _____ State _____ Zip Code _____
 Email Address (By providing, I agree that BB&T may use this email address to correspond with me regarding my personal account information.) _____ Gov't ID Type _____ Gov't ID # _____ Gov't ID Issued by _____

APPLICANT EMPLOYMENT INFORMATION

Current Employer (if self-employed, business name) _____ Job Title _____ Time at Job (In years) _____
 Employer Address _____ City _____ State _____ Zip Code _____
 Gross Monthly Income (From all sources) _____ Business Phone _____
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.

JOINT APPLICANT INFORMATION

Social Security Number (SSN) _____ Birthdate _____ Landline Phone _____ Cell Phone _____
 Last Name _____ First Name _____ Middle Name _____ Jr/Sr Yes No
 US Citizen

Present Street Address (Not a PO Box) _____ Apt # _____ City _____ State _____ Zip Code _____
 Time at Residence (In Years) Buying Renting Own free and clear Other \$ _____
 Rent / Mortgage Payment

Mailing Address (if different from above) _____ Apt # _____ City _____ State _____ Zip Code _____
 Email Address (By providing, I agree that BB&T may use this email address to correspond with me regarding my personal account information.) _____ Gov't ID Type _____ Gov't ID # _____ Gov't ID Issued by _____

JOINT APPLICANT EMPLOYMENT INFORMATION

Current Employer (if self-employed, business name) _____ Job Title _____ Time at Job (In years) _____
 Employer Address _____ City _____ State _____ Zip Code _____
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COLLATERAL INFORMATION

RV	<input type="radio"/> New <input type="radio"/> Used	_____	_____	_____
		Year	Make	Model
Boat	<input type="radio"/> New <input type="radio"/> Used	_____	_____	_____
		Year	Make	Model
Engine	<input type="radio"/> New <input type="radio"/> Used	_____	_____	_____
		Year	Make	Model
Engine	<input type="radio"/> New <input type="radio"/> Used	_____	_____	_____
		Year	Make	Model
Trailer	<input type="radio"/> New <input type="radio"/> Used	_____	_____	_____
		Year	Make	Model
Trade-In	<input type="radio"/> New <input type="radio"/> Used	_____	_____	_____
		Year	Make	Model

Term

Sales Tax

Selling Price (Including Tax)

Trade-In

Cash Down

Total Down Payment

Amount Financed

Invoice

LEGAL & REGULATORY

This is an application for credit to BB&T, a division of Branch Banking and Trust Company ("Application"). The words "we," "us," and "our" and "BB&T" means and includes BB&T, 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 BB&T 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.

By providing your contact information, 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 BB&T, 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 BB&T account.

If you wish to revoke your consent to be contacted via cellular telephone using an automatic telephone dialing system and/or an artificial or prerecorded message, you agree to call us at (800) 226-5228 or (800) BANK-BBT whereby you will identify your name, the account(s) affected by your revocation of consent, and your telephone number(s).

INSURANCE DISCLOSURE: BB&T or its affiliates may not condition an extension of credit on either:

- The client's purchase of an insurance product from BB&T or any of its affiliates, or
- The client's agreement not to obtain, or prohibition on the consumer from obtaining, an insurance product from an unaffiliated entity.

NOTICE TO APPLICANTS: The Fair Credit Reporting Act requires that we advise you that a routine inquiry may be made in processing your request for an extension of credit which will provide applicable information concerning your creditworthiness, insurance and credit standing, credit capacity, character, general reputation, personal characteristics, mode of living. Upon written request to the Branch Banking and Trust Company office processing your application information on the nature and scope of the inquiry, if one is made, will be provided. Applicant(s) signify that the information contained in this application is correct to the best of his/her knowledge, authorize BB&T to make a credit investigation and establish credit limits where applicable.

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.

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.

CALIFORNIA RESIDENTS: Each applicant, if married, may apply for a separate account.

NEW YORK RESIDENTS: A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Important Information to Applicant(s): To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account.

What this means for you: When you apply for a loan or open an account, we will ask for 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. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Read each instruction carefully before completing this form.

Signature (Primary Applicant) _____

_____ Date

Signature (Joint Applicant) _____

_____ Date

Must be completed if this is a joint application

Each of you intend to apply for joint credit _____
Applicant (Initials)

_____ Joint Applicant (Initials)