

Reference Number:
Date:

Dealer Name

Dealer Telephone Number

Dealer Fax Number

Applicant's Credit Statement

- Individual Credit 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 request, complete only Section A. *
- Joint Credit 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. Applicant's Personal Credit Information

SOCIAL SECURITY NUMBER or (Tax ID) FIRST NAME MI LAST NAME

EMAIL ADDRESS DRIVER'S LICENSE NUMBER DRIVER'S LICENSE STATE

_____/_____/_____
DATE OF BIRTH(MMDDYYYY) MOBILE PHONE # OTHER PHONE _____ YRS _____ MOS
TIME AT ADDRESS HOUSING STATUS

CURRENT STREET ADDRESS APT/SUITE #

CITY STATE ZIP MTG PYMT OR RENT

PREVIOUS STREET ADDRESS (if less than 2 yrs at current) APT/SUITE #

CITY STATE ZIP _____ YRS _____ MOS
TIME AT ADDRESS

EMPLOYED BY OR TYPE OF BUSINESS EMPLOYMENT STATUS OCCUPATION

BUSINESS PHONE # SALARY SALARY TYPE _____ YRS _____ MOS
TIME EMPLOYED

PREVIOUS EMPLOYMENT (if less than 2 yrs at current) EMPLOYMENT STATUS OCCUPATION

BUSINESS PHONE # SALARY SALARY TYPE _____ YRS _____ MOS
TIME EMPLOYED

OTHER INCOME DOES NOT NEED TO BE REVEALED UNLESS YOU WISH TO RELY ON THAT INCOME IN THE DETERMINATION OF CREDITWORTHINESS.

OTHER INCOME SOURCE OF OTHER INCOME _____ YRS _____ MOS
TIME

CREDIT APPLICATION AGREEMENT

The words "you," "your" and "yours" mean each person submitting this Application. The words "we," "us," "our" and "ours" as used below refer to the dealer you are considering buying a vehicle from, PAC Auto Finance 7927 S Highpoint Pkwy. Sandy UT 84093, and its affiliates. You agree to provide true and correct information so that financing can be expedited in a timely manner.

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. This Application will be reviewed by such financial institutions on behalf of themselves and the dealer. In addition, in accordance with the Fair Credit Reporting Act.

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, insurance, income, place of residence, 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, and residence history we consider necessary and appropriate in evaluating this Application and any other applications submitted in connection with the proposed transaction. You agree to provide PAC Auto Finance a list of up to 10 (ten) references upon request. You further agree that PAC Auto Finance reserves the right to contact the references provided by you in attempt to find out how to contact you if all other options to locate you have been exhausted; and/or there is reason to believe that the contact information on file is out of date or no longer valid.

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, or fraudulent representation of another individual may subject you to criminal penalties. PAC Auto Finance does not participate or condone fraud of ANY kind, and collects information on behalf of protecting you, the consumer, and its affiliates.

You agree that some financial institutions require an acquisition fee for financing a Retail Installment Contract. These fees are determined on the basis of individual credit and programs offered by financial institutions.

You agree to provide true and correct information so that financing can be expedited in a timely manner. Notwithstanding any current or prior election to opt in or opt out of receiving telemarketing calls or SMS messages (including text messages) from us, our agents, representatives, affiliates, or anyone calling on our behalf, you expressly consent to be contacted by us, our agents, representatives, affiliates, or anyone calling on our behalf for any and all purposes arising out of or relating to your loan and/or account, at any telephone number, or physical or electronic address you provide or at which you may be reached. You agree we may contact you in any way, including SMS messages (including text messages), calls using prerecorded messages or artificial voice, and calls and messages delivered using auto telephone dialing system or an automatic texting system. Automated messages may be played when the telephone is answered, whether by you or someone else. In the event that an agent or representative calls, he or she may also leave a message on your answering machine, voice mail, or send one via text. You consent to receive SMS messages (including text messages), calls and messages (including prerecorded and artificial voice and autodialed) from us, our agents, representatives, affiliates or anyone calling on our behalf at the specific number(s) you have provided to us, or numbers we can reasonably associate with your account (through skip trace, caller ID capture or other means), with information or questions about your application, loan and/or account. You certify, warrant and represent that the telephone numbers that you have provided to us are your contact numbers. You represent that you are permitted to receive calls at each of the telephone numbers you have provided to us. You agree to promptly alert us whenever you stop using a particular telephone number. Your cellular or mobile telephone provider will charge you according to the type of plan you carry. You also agree that we may contact you by e-mail, using any email address you have provided to us or that you provide to us in the future. We may listen to and/or record phone calls between you and our representatives without notice to you as permitted by applicable law. For example, we listen to and record calls for quality monitoring purposes.

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

By signing below, I hereby acknowledge that I have reviewed and agree with the PAC Auto Finance Privacy Policy. I understand that I may request a copy of the Privacy Policy by calling 801-312-0700.

BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND AGREE TO THE TERMS AND DISCLOSURES LISTED ABOVE.

X _____
APPLICANT'S SIGNATURE

DATE

X _____
CO-APPLICANT'S SIGNATURE

DATE

Risk Based Pricing

Your Credit Score	
Your Credit Score	Source : Experian Date :
Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It may include information about whether you pay your bills on time and how much you owe to creditors</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can obtain financing and how much you will have to pay for said financing.
The range of scores	<p>Scores range from a low of 316 to a high of 850.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	
Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report.</p> <p>By telephone: Call toll-free: 1-877-322-8228</p> <p>On the web: Visit www.annualcreditreport.com</p> <p>By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to :</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	For more information about credit reports and your right under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov , or the Federal Trade Commission's website at www.ftc.gov .