

## RouteOne® Credit Application: Applicant

Title (optional)	Last Name	First	Middle	Suffix	Date of Birth	Soc. Sec. #		
	alhorani	mohamad			03/10/1977	283-25-1232		
Present Address Line 1			Time at Present Address		Driver's License # / State			
24833 hickory st			3 years 3 months					
Present Address Line 2		City	County	State	ZIP			
		Dearborn	WAYNE	MI	48124-2461			
Previous Address Line 1		Time at Previous Address		Present Address Urbanization Code				
Previous Address Line 2		City	State		ZIP			
Home Phone		Cellular Phone						
(313) 258-7083		(313) 258-7083						
Education								
No. of Dependents		Preferred Email						
Current Employment Title			Employment Status		Employment Type			
Owner			Full Time					
Current Employer								
Jo Marble LLC								
Current Employer Address Line 1								
Current Employer Address Line 2		City	State		ZIP			
Current Employer Phone Number		Business Ph. Ext.#	Time at Current Job		Business Email Address			
(313) 258-7083			1 years 0 months					
Previous Employer		Previous Occupation		Previous Employer Phone Number		Time at Previous Job		
Previous Employer Address Line 1								
Previous Employer Address Line 2		City	State		ZIP			
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.								
Gross Income		Income Received	Other Income Source	Other Income	Other Income Received	Monthly Support/Alimony Received		
\$100,000.00		Yearly						
Residence Type								
Living w/relatives								
Landlord Name / Mortgage Co.			Landlord / Mortgage Phone Number		Monthly Rent / Mortgage Payment			
					\$0.00			
Bank Name					Bank Account Type Code			
Creditor Reference #1 - Name / Address				Creditor Balance #1	Creditor Monthly Payment #1			
Creditor Reference #2 - Name / Address				Creditor Balance #2	Creditor Monthly Payment #2			
Company Financing Auto Loan		Previous Auto Loan Acct #		Previous Auto Loan Balance		Previous Auto Loan Monthly Payment		
Nearest Relative Last Name		First	Nearest Relative Address Line 1		Relationship	Phone #		
Nearest Relative Address Line 2		City	State		ZIP			
Additional Reference #1 - Last Name		First Name	Address		City	State	ZIP	Phone
Additional Reference #2 - Last Name		First Name	Address		City	State	ZIP	Phone
Bankruptcy Indicator			Bankruptcy Date		Repossession Indicator		Repossession Date	

## Credit Application

[X] You are applying for individual credit in your own name and are 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.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT -**

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 opens an account. What this means for you: When you 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.

By signing this application:

I authorize dealer and any finance company, bank or other financial institution to which the dealer submits my application ("you") to investigate my credit and employment history, verify my income, obtain credit reports, and release information about your credit experience with me as the law permits.

I further authorize you to forward my application and all related information to other creditors for evaluation as a method of effectuating my request for credit.

If an account is created, I authorize you to obtain credit reports for the purpose of reviewing or taking collection action on the account, or for other legitimate purposes associated with the account.

**Monitoring, Recording, and Collection Communications**

I agree that you, your affiliates, agents and service providers may monitor and record telephone calls regarding my account to assure the quality of your service or for other reasons. I also expressly consent and agree to you, your affiliates, agents and service providers using written, electronic or verbal means to contact me as the law allows. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails and/or automatic telephone dialing systems. I agree you, your affiliates, agents and service providers may do so using any e-mail address or any telephone number I provide, now or in the future, including a number for a cellular phone or other wireless device, regardless of whether I incur charges as a result.

I certify that I have read and agree to the terms of this application and that the information in it is complete and true.

**If you sign this credit application electronically, you intend that process to be your electronic signature on an electronic application, acknowledge receipt of all disclosures provided on the credit application, and give your authorization and consent to the recipient(s) of this application to take the actions identified in the credit application.**

**Credit Application Signature**

Applicant: By \_\_\_\_\_ Date \_\_\_\_\_

### Credit Application: Ally Financial Notice

Your application will be submitted to Ally Financial and Ally Bank (Ally Capital if Hawaii, Mississippi, Montana, New Jersey, or Wisconsin), all at P.O. Box 33414, Detroit , MI 48232, so that they may decide whether or not to purchase the transaction.

I further authorize Ally Financial and Ally Bank to forward my application and all related information to other creditors for evaluation as a method of effectuating my request for credit.

## Credit Application: CaptialOne Disclosure

**eSign Disclosure and Consent**

This *Disclosure and Consent to the Use of Electronic Signatures and Records* ("eSign Disclosure and Consent") contains important information about your legal rights. Please read it carefully.

In this eSign Disclosure and Consent, the words "we", "us", and "our" refer to the dealership selling or leasing the automobile to you, the dealership's current or future affiliates, and the auto finance companies to whom the dealership sends your credit application. "You" and "your" refer to you, the person giving this consent to the use of electronic signing signatures and records. The "transaction" means the purchase, sale, and financing of any vehicle, including the completion and submission of any credit application on your behalf and the decision on any such credit application.

In order to complete this transaction electronically, we need your consent to use electronic records and signatures. If you do not consent to the use of electronic records and signatures, you will be unable to proceed electronically, and may be unable to complete the transaction.

We also are required by law to provide you with certain information relating to this transaction "in writing," which means you have a right to receive that information on paper. However, with your consent, we may also provide this information to you electronically. Before you sign the retail installment sale contract, promissory note, or lease agreement (the "Contract") electronically, you have the right to obtain and review a paper copy of it (a "Review Copy"). If you are executing your transaction at a dealership, you may obtain a Review Copy by asking us to print one for you any time before you sign the Contract. If you are executing your transaction using our Remote Signing process, you may use your browser's print functionality to print a Review Copy. You may keep the Review Copy whether or not you decide to proceed with the transaction. If you decide to proceed with the transaction, and you sign the Contract electronically, we will also provide you with a paper copy of the signed contract.

After you have read this eSign Disclosure and Consent, if you agree to the use of electronic records and signatures please accept and agree to this eSign Disclosure and Consent by creating your electronic signature and clicking the "Agree" button at the top of the page. Your electronic signature will be just as enforceable as if you had signed the same document on paper with a handwritten signature.

**1. What Information We Will Provide Electronically**

This eSign Disclosure and Consent applies to all agreements, documents, notices, disclosures, and other information involved in completing this transaction, including any documents communicating an auto finance company's decision on your credit application.

Your consent does not mean that we are required to complete this transaction or provide any information to you electronically. We may, at our option, complete this transaction and deliver any information to you on paper should we choose to do so.

**2. Your Right to Obtain Paper Copies of Electronic Records and Updating Contact Information**

If you are signing your transaction at a dealership, you will be provided with paper copies of all the electronic records presented to you. If you are signing your transaction using our Remote Signing process, you will be provided with a paper copies of all the electronic records presented to you when you receive delivery of your vehicle. If you would like to request additional paper copies after your transaction is completed, you may do so by contacting us. If you would like paper copies regarding any finance company's decision on your credit application, you must contact the finance company. Unless prohibited by applicable law, we may charge you a service fee for any paper copies that you request after your transaction is completed.

You may update your contact information with us at any time by notifying the employee assisting you with the transaction.

**3. What You Need to Access Information and Complete the Transaction Electronically**

To access and retain the information subject to this consent, you must have or have access to equipment that meets the hardware and software requirements below:

a. If you are executing your transaction at a dealership:

All that is necessary to complete the transaction electronically is to use the hardware and software the dealership provides. The dealership employee working with you will provide you with any assistance necessary to access and use that equipment..

***If the hardware and software you are using changes during the transaction, continuing to access information or completing the transaction electronically after receiving notice of any changes reaffirms your consent.***

b. If you are executing your transaction using our Remote Signing process or accessing documents from an auto finance company:

You must have access to:

- the latest version of Chrome, Safari or Microsoft Edge,
- a connection to the Internet, and a browser or program that accurately reads and displays PDF files,
- a computer and an operating system capable of supporting all of the above.

You will also need a printer if you wish to print out and retain records on paper. You must also have an active email address.

If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain the transaction documents, we will give you notice of the revised hardware or software requirements. Continuing to use the Remote Signing service after receiving notice of the change is reaffirmation of your consent.

#### **4. How to Withdraw Your Consent**

If at any point during the transaction you do not wish to continue electronically, you may withdraw your consent by: (1) notifying the dealership employee working with you; or (2) by clicking the appropriate button to cancel the transaction.

Your withdrawal of consent is effective only after you have communicated your withdrawal to us as described above and we have had a reasonable period of time to act upon your withdrawal.

Please be aware that if you withdraw your consent before the transaction is complete you will be unable to proceed electronically. You may be required to restart the transaction electronically, including reaccepting this consent, or restarting the transaction via paper, or you may be unable to complete the transaction at all.

#### **5. Transferable Records and Conversion to Paper**

When you sign the Contract with us, you agree to the additional terms and conditions of this section:

- You expressly agree that we shall have the right to convert the Contract at any time into a paper-based contract (the "Paper Contract"). In the event the Contract is converted into a Paper Contract, you further expressly agree that: (i) the Paper Contract will be effective, enforceable and valid electronic chattel paper governed by the provisions of the applicable state Uniform Commercial Code; (ii) your signing of the Contract will be deemed issuance and delivery of the Paper Contract; (iii) you intend that the printing of the representation of your Electronic Signature upon the Paper Contract will be your original signature on the Paper Contract and will serve to indicate your present intention to authenticate

the Paper Contract; (iv) the Paper Contract will be a valid original writing for all legal purposes; and (v) upon conversion to a Paper Contract, your obligations in the Contract shall automatically transfer to and be contained in the Paper Contract, and you intend to be bound by such obligations.

- Any conversion of the Contract to a Paper Contract will be made using processes and methods that ensure that: (i) the information and signatures on the face of the Paper Contract are a complete and accurate reproduction of those reflected on the face of the Contract; and (ii) our platform will be updated to indicate that Contract has been converted to a Paper Contract, and delivered to the lender identified therein or its designated custodian.

## 6. Acceptance and Consent

By signing this document, including, but not limited to, through electronic means, you agree to the following:

- You acknowledge that you have read and understand this eSign Disclosure and Consent about the use of electronic records and signatures;
- You agree to the use of electronic signatures and records in connection with this transaction;
- You consent to receive information electronically in connection with this transaction;
- You acknowledge that you are able to receive, access, and view the information presented electronically via the methods described above;
- You acknowledge that the electronic signatures and records will be in place of written documents and handwritten signatures; and
- You understand that: (1) if you are at a dealership, you may ask us to print a Review Copy of the contract for you to review before signing it, and if you are using our Remote Signing process, you may print a Review Copy before signing the contract; and (2) you may keep the Review Copy whether or not you decide to proceed with the transaction.
- You agree to the above terms and conditions regarding the conversion to paper of the Contract executed by you in this transaction.

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### Optional Consent

Applicant:

By signing below, you agree to receive advertisements or telemarketing messages using an automatic telephone dialing system or an artificial or prerecorded voice, on behalf of the dealer, finance source that purchases your retail installment sales contract or lease agreement, or both, at the following telephone number(s): 313-258-7083, 313-258-7083, 313-258-7083. You further acknowledge that your consent is not required as a condition of applying for or receiving an extension of credit.

Applicant: By \_\_\_\_\_ Date \_\_\_\_\_