

# MOUNTAIN CREST FINANCIAL SERVICES

## Personal Loan Application

Form No.: MCF-PL-2024-10

Application Date: October 21, 2025

Branch Code: 4782-NYC-Manhattan

### SECTION 1: APPLICANT INFORMATION

**Full Legal Name:**

Frida Mariana Klo

**Social Security Number:**

XXX-XX-6847

**Date of Birth:**

March 15, 1988

**Place of Birth:**

Brooklyn, New York

**Contact Information:****Primary Phone:**

(212) 555-8392

**Secondary Phone:**

(646) 555-2104

**Email Address:**

frida.klo@emailprovider.com

**Current Residential Address:**

428 West 23rd Street, Apt 5B  
New York, NY 10011

Own    Rent    Other

**Time at Current Address:**

4 Years, 7 Months

**Monthly Housing Payment:**

\$2,850

**Previous Address (if less than 3 years at current):**

N/A

Mailing Address Same as Residential Address

### SECTION 2: EMPLOYMENT INFORMATION

**Employment Status:**

Employed Full-Time    Self-Employed    Part-Time    Retired    Other

**Current Employer:****Company Name:**

Meridian Creative Studios LLC

**Address:**

1250 Broadway, Suite 1800, New York, NY 10001

**Phone:**

(212) 555-7600

**Position/Title:**

Senior Art Director

**Employment Start Date:**

January 2019

**Years with Employer:**

6 Years, 9 Months

**Supervisor Information:**

Name:	Title:	Phone:
Robert Chen	Creative Director	(212) 555-7615

**Gross Annual Income from Employment:**

\$127,500

**Other Annual Income:**

\$8,400 (Freelance design)

**Total Annual Income:****\$135,900****SECTION 3: LOAN REQUEST DETAILS****Loan Amount Requested:****\$45,000****Preferred Monthly Payment:**

Approximately \$1,050

**Loan Purpose:**

Debt Consolidation     
  Home Improvement     
  Vehicle Purchase     
  Medical Expenses     
  Education     
  Other

**Desired Loan Term:**

24 months     36 months     48 months     60 months

**SECTION 4: FINANCIAL INFORMATION - ASSETS****Checking Accounts:**

Bank Name	Account Type	Account Number	Current Balance
Coastal Union Bank	Checking	XXXX-XXXX-4721	\$12,450
Horizon Digital Bank	Checking	XXXX-XXXX-8903	\$3,280

**Savings Accounts:**

Bank Name	Account Type	Account Number	Current Balance
Coastal Union Bank	High-Yield Savings	XXXX-XXXX-4738	\$28,900

**Investment/Retirement Accounts:**

Institution	Account Type	Account Number	Current Value
Vanguard Financial	401(k)	XXXX-XXXX-2847	\$94,500
Fidelity Investments	IRA	XXXX-XXXX-5692	\$31,200

**Other Assets:**

Asset Description	Estimated Value
2021 Honda Accord (paid off)	\$18,500
Personal property/furnishings	\$15,000
Art/collectibles	\$6,500

**SECTION 5: FINANCIAL INFORMATION - LIABILITIES****Credit Cards:**

<b>Creditor</b>	<b>Account Number</b>	<b>Current Balance</b>	<b>Monthly Payment</b>	<b>Credit Limit</b>
Chase Visa	XXXX-XXXX-7423	\$8,947	\$285	\$15,000
American Express	XXXX-XXXX-2819	\$6,213	\$210	\$10,000
Capital One MasterCard	XXXX-XXXX-5047	\$4,582	\$165	\$8,500

**Installment Loans:**

<b>Creditor</b>	<b>Loan Type</b>	<b>Account Number</b>	<b>Current Balance</b>	<b>Monthly Payment</b>	<b>Original Amount</b>
Sterling Student Finance	Student Loan	XXXX-XXXX-9471	\$31,847	\$425	\$58,000

**Monthly Debt Obligations: \$1,085****Total Liabilities: \$51,589****Net Worth: \$158,741****SECTION 6: CO-APPLICANT INFORMATION**

No Co-Applicant     Co-Applicant Information Below

**SECTION 7: DECLARATIONS**

Please answer the following questions by checking YES or NO:

<b>Question</b>	<b>YES</b>	<b>NO</b>
Are you a U.S. Citizen or Permanent Resident?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have you declared bankruptcy within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are you currently delinquent on any federal debt?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are you a party to any lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have you had property foreclosed upon in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Have you been convicted of a felony within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**SECTION 8: AUTHORIZATIONS AND ACKNOWLEDGMENTS****CREDIT REPORT AUTHORIZATION:**

I hereby authorize Mountain Crest Financial Services to obtain credit reports and related information from consumer reporting agencies for the purpose of evaluating this loan application and, if approved, for periodic review of my credit during the term of the loan.

**ACCURACY ATTESTATION:**

I certify that all information provided in this application is true, accurate, and complete to the best of my knowledge. I understand that knowingly providing false information may result in denial of credit, immediate loan default, and potential criminal prosecution under federal law (18 U.S.C. § 1014).

**INFORMATION VERIFICATION:**

I authorize Mountain Crest Financial Services to verify any information contained in this application, including but not limited to employment, income, assets, liabilities, and references.

**PRIVACY NOTICE ACKNOWLEDGMENT:**

I acknowledge receipt of Mountain Crest Financial Services' Privacy Policy (Form MCF-PP-2024), which explains how my personal information will be collected, used, and protected in accordance with the Gramm-Leach-Bliley Act and other applicable regulations.

**ELECTRONIC COMMUNICATIONS CONSENT:**

I consent to receive loan-related communications via email and/or text message at the contact information provided above.

**SECTION 9: APPLICANT SIGNATURE**

I have read and understand all sections of this application. I acknowledge that this application is not a commitment to lend, and that approval is subject to verification of information and satisfaction of Mountain Crest Financial Services' underwriting criteria.

*Frida M. Kla*

Applicant Signature

*October 21, 2025*

Date

*2:35 PM EST*

Time

**FOR BANK USE ONLY****Application Received By:****Employee ID:****Date/Time Stamp:****Assigned Loan Officer:****Initial Review Status:** Complete     Incomplete - Follow-up Required**Application Reference Number:**

MCF-2025-10-PA-008472

*This is a synthetic document created for demonstration purposes only. All information is fictional.***MOUNTAIN CREST FINANCIAL SERVICES**

Corporate Headquarters: 890