

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:

Robert Chen

Title:

Creative Director

Phone:

(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:

Creditor	Account Number	Current Balance	Monthly Payment	Credit Limit
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:

Creditor	Loan Type	Account Number	Current Balance	Monthly Payment	Original Amount
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:

Question	YES	NO
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. Klo

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