

# Spire Missouri Credit Application

AUTHORIZATION

Date \_\_\_\_\_

CUSTOMER ACCOUNT NUMBER

Amount Financed  
\$ \_\_\_\_\_

Down Payment  
\$ \_\_\_\_\_

Total Amount of Sale  
\$ \_\_\_\_\_

DESCRIPTION OF PURCHASE \_\_\_\_\_

## Information Regarding Applicant

Name of Applicant

\_\_\_\_\_  
LAST, FIRST, MIDDLE

SOCIAL SECURITY NUMBER

Previous Address

CURRENT ADDRESS

TOWN

ZIP CODE

ADDRESS

Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Telephone Number \_\_\_\_\_

Employer's Name

Telephone Number \_\_\_\_\_

Number of Years \_\_\_\_\_

Employer's Address

Occupation \_\_\_\_\_

Salary \_\_\_\_\_ Per \_\_\_\_\_

Other Income: (Fill in only if you want such income to be considered with this application)

\$ \_\_\_\_\_ Per \_\_\_\_\_

Source(s) of other income: \_\_\_\_\_

## Information Regarding Joint Applicant or Other Party

Name of Joint Applicant

\_\_\_\_\_  
LAST, FIRST, MIDDLE

SOCIAL SECURITY NUMBER

Relationship to Applicant (if any): \_\_\_\_\_ Telephone Number \_\_\_\_\_

Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Employer \_\_\_\_\_

## Marital Status

Applicant:  Married  Separated  Unmarried (single, divorced, or widowed)

Other Party:  Married  Separated  Unmarried (single, divorced, or widowed)

## Assets Owned

Real Estate (Location, Date Acquired)	Value \$	Subject to Debt? Yes/No	Name(s) of Owner(s)

**Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is accepted. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.**

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

## For Office Use Only

Application Reviewed by: \_\_\_\_\_

Date \_\_\_\_\_

Approved / Denied  
(circle one)

**NOTICE OF CANCELLATION**

DATE: \_\_\_\_\_

“YOU, THE BUYER, MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO CLOSE OF BUSINESS OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. SEE THE NOTICE OF CANCELLATION BELOW FOR AN EXPLANANTION OF THIS RIGHT.”

**NOTICE OF CANCELLATION**

\_\_\_\_\_ (date)

YOU ARE ENTERING INTO A TRANSACTION THAT MAY RESULT IN A MORTGAGE/LIEN/SECURITY INTEREST ON/IN YOUR HOME. YOU HAVE A LEGAL RIGHT UNDER FEDERAL LAW TO CANCEL THIS TRANSACTION, WITHOUT PENALTY OR OBLIGATION, WITHIN THREE BUSINESS DAYS FROM WHICHEVER OF THE FOLLOWING EVENTS OCCURS LAST:

- (1) THE DATE OF THE TRANSACTION, WHICH IS \_\_\_\_\_ (date); OR
- (2) THE DATE YOU RECEIVED YOUR TRUTH IN LENDING DISCLOSURES; OR
- (3) THE DATE YOU RECEIVED THIS NOTICE OF YOUR RIGHT TO CANCEL.

IF YOU CANCEL, ANY PROPERTY TRADED IN, ANY PAYMENTS MADE BY YOU UNDER THE CONTRACT OR SALE, AND ANY NEGOTIABLE INSTRUMENT EXECUTED BY YOU WILL BE RETURNED WITHIN 10 BUSINESS DAYS FOLLOWING RECEIPT BY THE SELLER OF YOUR CANCELLATION NOTICE, AND ANY SECURITY INTEREST ARISING OUT OF THE TRANSACTION WILL BE CANCELLED.

IF YOU CANCEL, YOU MUST MAKE AVAILABLE TO THE SELLER AT YOUR RESIDENCE, IN SUBSTANTIALLY AS GOOD CONDITION AS WHEN RECEIVED, ANY GOODS DELIVERED TO YOU UNDER THIS CONTRACT OR SALE; OR YOU MAY, IF YOU WISH, COMPLY WITH THE INSTRUCTIONS OF THE SELLER REGARDING THE RETURN SHIPMENT OF THE GOODS AT THE SELLER'S EXPENSE AND RISK.

IF YOU DO MAKE THE GOODS AVAILABLE TO THE SELLER AND THE SELLER DOES NOT PICK THEM UP WITHIN 20 BUSINESS DAYS OF THE DATE OF YOUR NOTICE OF CANCELLATION, YOU MAY RETAIN OR DISPOSE OF THE GOODS WITHOUT ANY FURTHER OBLIGATION. IF YOU FAIL TO MAKE THE GOODS AVAILABLE TO THE SELLER, OR IF YOU AGREE TO RETURN THE GOODS TO THE SELLER AND FAIL TO DO SO, THEN YOU REMAIN LIABLE FOR THE PERFORMANCE OF ALL OBLIGATIONS UNDER THE CONTRACT.

TO CANCEL THIS TRANSACTION, MAIL OR DELIVER A SIGNED AND DATED COPY OF THIS CANCELLATION NOTICE OR ANY OTHER WRITTEN NOTICE, AND SEND TO:

\_\_\_\_\_ (name of seller)

**AT** \_\_\_\_\_ (address of seller's place of business)

**NOT LATER THAN CLOSE OF BUSINESS ON** \_\_\_\_\_ (date)

**I HEREBY CANCEL THIS TRANSACTION.**

\_\_\_\_\_ (date) \_\_\_\_\_ (buyer's signature)

**BUYER'S RECEIPT OF NOTICE**

EACH BUYER HEREBY ACKNOWLEDGES RECEIPT OF TRUTH/LENDING NOTICE AND COPY OF THE WRITTEN NOTICE, FURTHER ACKNOWLEDGING THAT AT THE TIME OF RECEIPT, SAID NOTICE WAS FULLY COMPLETED WITH RESPECT TO THE NAME OF THE SELLER, ITS ADDRESS, THE DATE OF CONSUMMATION OF THE TRANSACTION REFERRED TO AND THE DATE BY WHICH NOTICE OF CANCELLATION MAY BE GIVEN.

\_\_\_\_\_ (date) \_\_\_\_\_ (customer's signature)

\_\_\_\_\_ (customer's address)