Personal service…It's that simple.
SHEFFIELD Financial LLC

P.O. Box 1704, Clemmons, NC 27012
TELEPHONE: 800-438-8892 FACSIMILE: 800-438-8894
www.sheffieldfinancial.com

IS THIS A JOINT APPLICATION FOR CREDIT? ❑ YES ❑ NO

TYPE OF ACCOUNT REQUESTED: ❑ RETAIL INSTALLMENT (Complete Sections 1 and 2) ❑ CREDIT CARD (Complete Sections 1 and 3)

DATE	SALES PERSON	DEALER NAME	TELEPHONE NUMBER ( )
PROMOTION	APPROVAL #	REQUESTED AMOUNT / # PAYMENTS	FAX NUMBER ( )

SECTION 1 PLEASE PRINT CLEARLY

APPLICANT INFORMATION

FIRST NAME | LAST NAME | MIDDLE | JR/SR

PRESENT STREET ADDRESS (NOT P.O. BOX) | APT. # | YEARS AT ADDRESS

CITY | STATE | ZIP CODE | HOME TELEPHONE

CELL PHONE | SOCIAL SECURITY # | BIRTH DATE M M D D Y Y Y Y

MAILING ADDRESS IF DIFFERENT FROM ABOVE | APT. #

CITY | STATE | ZIP CODE

EMPLOYMENT INFORMATION • SELF EMPLOYMENT

CURRENT EMPLOYER (IF SELF EMPLOYED, BUSINESS NAME) | BUSINESS TELEPHONE NUMBER

EMPLOYER ADDRESS | HOW LONG? YRS. - MOS. | GROSS MONTHLY INCOME

CITY | STATE | ZIP CODE | POSITION

❑ **CHECK IF LOAN TO BE IN BUSINESS NAME ABOVE. GUARANTY AGREEMENT REQUIRED.**

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU | TELEPHONE NUMBER

CITY | STATE | ZIP CODE

BANK INFORMATION

BANK NAME | STATE WHERE ACCOUNT OPENED

JOINT APPLICANT INFORMATION

FIRST NAME | LAST NAME | MIDDLE | JR/SR

PRESENT STREET ADDRESS (NOT P.O. BOX) | APT. # | YEARS AT ADDRESS

CITY | STATE | ZIP CODE | HOME TELEPHONE

CELL PHONE | SOCIAL SECURITY # | BIRTH DATE M M D D Y Y Y Y

MAILING ADDRESS IF DIFFERENT FROM ABOVE | APT. #

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CITY | STATE | ZIP CODE | POSITION

❑ **CHECK IF LOAN TO BE IN BUSINESS NAME ABOVE. GUARANTY AGREEMENT REQUIRED.**

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU | TELEPHONE NUMBER

CITY | STATE | ZIP CODE

BANK INFORMATION

BANK NAME | STATE WHERE ACCOUNT OPENED

SECTION 1

EQUIPMENT INFORMATION

MANUFACTURER/MAKE:	MODEL:	VIN/SERIAL#:	PRICE:
1			$
2			$
3 ACCESSORIES, SERVICE, AND OTHER CHARGES/FEES (LIST)			$

NOTICE TO DEALER:
THIS INFORMATION WILL BE USED TO PREPARE YOUR CUSTOMER'S CONTRACT. INCORRECT INFORMATION WILL DELAY FUNDING.

*If equipment being traded-in is financed through Sheffield, call us for pay-off and instructions.

TOTAL (LINES 1-3) $
LESS CASH DOWN PAYMENT – $
LESS TRADE IN* – $
REQUESTED AMOUNT $

IMPORTANT INFORMATION ABOUT ACCOUNT OPENING PROCEDURES: Federal law requires all financial institutions, prior to account opening, to obtain, verify, and record information that identifies each person who asks to open an account prior to account opening.

WHAT THIS MEANS TO YOU: When you apply for credit, we will ask 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. Failure to provide the required information may result in denial of your request to open an account.

DEALER USE ONLY

APPLICANT"S DRIVER"S LICENSE NUMBER | STATE | EXP. DATE M M - D D - Y Y Y Y | ☐ SIGNATURES MATCH ☐ PHOTO MATCH

DEALER/EMPLOYEE NAME COMPLETING DRIVER LICENSE INFORAMTION

SECTION 2

This Application for Credit ("Application") is to Sheffield Financial LLC ("Sheffield"). I have read this Application, and everything stated in it is true. I authorize Sheffield to check my credit, employment history, or any other information, and to report such information, and its credit experience with me, to others. I am at least 18 years of age.

I hereby certify that the property purchased pursuant to this Application is for my personal and/or business use; that I am fully responsible for making all payments for such property; that such property will be in my possession or under my control until the amount financed and all finance charges have been paid in full; and that I am not purchasing any property financed through Sheffield for the benefit or use of another without the prior written approval of Sheffield. If this application is submitted on behalf of a business entity, I certify that I am authorized to sign this application on behalf of such business entity.

SIGNATURE (Primary Applicant) _____ **DATE** _____

SIGNATURE (Joint Applicant) _____ **DATE** _____

SECTION 3

Truth In Lending Disclosure

ANNUAL PERCENTAGE RATE (APR) for Purchases (Standard Rate) * **	As of 01/01/08, the Standard Rate is **18.05%**, which may vary monthly.
DEFAULT RATE	**23.99%** (Fixed) *
Variable Rate Information	**The APRs may vary.** The APRs are determined monthly by adding 10.80% to the Prime Rate. **
Grace Period for repayment of the balance of purchases	25 days on new purchases if you have paid your previous balance in full by the due date.
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)
MINIMUM MONTHLY FINANCE CHARGE	$1.00
ANNUAL FEE	NONE
LATE FEE	$30.00
RETURNED ITEM FEE	$30.00

***If at any time you fail to pay the Minimum Payment Due on your Account by the Payment Due Date two times in any six consecutive billing periods, the Default Rate (rather than the Standard Rate) will apply to all existing balances on your Account and all new transactions beginning with the first day of the billing period in which you missed your second Payment due Date. Once the Default Rate applies, if you make any required Minimum Payment by the Payment Due Date for six (6) consecutive billing periods, the next Statement you receive will reflect the Standard Rate (rather than the Default Rate) which will apply to all existing balances on your Account and all new transactions beginning with the first day of the billing period reflected on that Statement.**

****The Prime Rate used to determine your APR is the most recent Prime Rate published in the "Money Rates" section of The Wall Street Journal on the last business day the month preceding the first day of each billing period. For example, the prime rate used for the billing period beginning July 1st will be that published the last business day in June. The APR is subject to a minimum of 14.99% if the Prime Rate falls below 4.19%.**

***** A documentation fee may be applied to your account depending on the purchase being made. The documentation fee constitutes a Finance Charge, which will be added to the purchase balance.**

The above information about the costs of the Card was printed on January 1, 2008 and was accurate as of that date.This information may change after that date. To find out what may have changed, write to us at BB&T Bankcard Corporation, c/o Sheffield Financial LLC, P.O. Box 1704, Clemmons, NC 27012 or call toll-free 1-888-438-8837.

This Application for Credit ("Application") is to BB&T Bankcard Corporation ("Bank"). By submitting this application, I ask that Bank issue me a credit card if my application is approved. I have read this Application, and everything stated in it is true. I authorize Bank through its agent Sheffield Financial LLC ("Sheffield") to check my credit, employment history, or any other information, and to report such information, and its credit experience with me, to others. I am at least 18 years of age.

I hereby certify that the property purchased pursuant to this Application is for my personal and/or business use; that I am fully responsible for making all payments for such property; that such property will be in my possession or under my control until the amount financed and all finance charges have been paid in full; and that I am not purchasing any property financed through Bank for the benefit or use of another without the prior written approval of Bank through its agent, Sheffield.

I have read and agree to the terms set forth in the above Truth in Lending Disclosures, which contain important rate, fee, and other cost information.

SIGNATURE (Primary Applicant) _____ **DATE** _____

SIGNATURE (Joint Applicant) _____ **DATE** _____