



GMAC FINANCIAL SERVICES

BRANCH NUMBER

CSG NUMBER

DEALER NUMBER

E.A. - OO

Business Type: Corp Part LLC Prop

LAST NAME OR BUSINESS NAME

DATE OF BIRTH (MMDDYY)

FIRST NAME

MI

SOCIAL SECURITY NUMBER or (TAX ID #)

PO BOX NUMBER

CURRENT STREET NUMBER

CURRENT STREET NAME (MAILING ADDRESS)

CITY

STATE

ZIP CODE

(AREA CODE)

HOMEPHONE

 Own Other Rent Family

MTG PAYMENT OR RENT

TIME AT ADDRESS

EMPLOYED BY or TYPE OF BUSINESS (if business application)

OCCUPATION

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.

(AREA CODE)

BUSINESS PHONE

GROSS ANNUAL INCOME (ALL SOURCES)

TIME EMPLOYED

- Car
- Light Truck
- Med. Duty Truck
- Conversion Van
- Demo
- Off-Lease
- College Grad Plan
- Lease Loyalty
- Single Pmt. Lease
- First Time Buyer
- Custom Pmt. Plan
- Lease to Retail

 Finance SmartLease Smartbuy ComTRAC New Used Certified Used Auction

 PRODUCT USE: Personal Commercial

 Credit Line

CASH SELLING PRICE	MSRP	TERM	EST PAYMENT	SEC DEP
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

NET TRADE	(yr) TRADE-IN (make)	MILEAGE (thousands)	UPFIT COST
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

CASH/CAP RED/REBATE	VEHICLE YR	MAKE	CYL	# of UNITS	COST OF CHASSIS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

CAP COST OR UNPAID BAL	MODEL CODE	MODEL DESCRIPTION
<input type="text"/>	<input type="text"/>	<input type="text"/>

- USED VEHICLE OPTIONS**
- W/O Air
 - Sunroof
 - Tape/Disc
 - Cruise
 - Pwr Windows
 - Pwr Seats
 - Leather Seats
 - 4WD
 - Manual Trans
 - Alum/Wire Wheels
 - TTops
 - Third Door

LAST NAME OR BUSINESS NAME

DATE OF BIRTH (MMDDYY)

FIRST NAME

MI

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(AREA CODE)

BUSINESS PHONE

GROSS ANNUAL INCOME (ALL SOURCES)

TIME EMPLOYED

This application will be submitted to GMAC, (GMAC North America for Ohio Dealers) and (if this is a lease application) C.O.L.Trust, both at PO BOX 5192, Southfield, MI 48086, and (if this is a purchase application) to Nuvel Credit Corp. (a GMAC affiliate) at PO BOX 24251 0, Little Rock, AR 72223, so that they may decide whether or not to purchase the transaction.

Your Opt-Out Right: If you want GMAC's vehicle financing operations not to share non-public personal information about you related to this application with affiliates and non-affiliated third parties, you may opt out of information sharing, that is, you may direct us not to share information (other than as permitted by law). See the GMAC Privacy Notice for more information.

To opt-out now - Fill in this circle to opt out of information sharing related to this application with affiliates and nonaffiliated third parties (other than sharing permitted by law). This opt-out covers applicant and any co-applicant.

We intend to apply for joint credit. Applicant _____ Co-Applicant _____ (initials only)

See the other side for important notices. By signing below, I certify that (1) I have read and agree to the terms of this application, including terms on the other side, and (2) I have received and read the GMAC Privacy Notice.

Date

Date

Applicant's Signature

Co-Applicant's Signature

3071 Joint 612004 (Joint Express Application) Copyright 2004 General Motors Acceptance Corporation. All Rights Reserved.

By signing this application, I certify that the information in my application is complete and true. I authorize the dealer, GMAC, GMACNA, GMAC Automotive Bank, C.O.L. Trust (if this is a lease application), and Nuveel Credit Corp. (if this is a purchase application) to investigate my credit and employment history, obtain credit reports, and release information about their credit experience with me. If an account is created, I authorize the obtaining of credit reports for purposes of reviewing or taking collection action on the account, or for other legitimate purposes associated with the account.

CONSUMER NOTICES BY STATE

Notice to California Residents: IF MARRIED YOU MAY APPLY FOR CREDIT SEPARATELY AS AN INDIVIDUAL.

Notice to Maine, Rhode Island, and Tennessee Residents: You must have physical damage insurance covering loss or damage to the vehicle for the term of any contract. For a lease, you must also have the liability insurance described in the lease. You may buy this insurance from anyone you choose. You do not have to buy it from someone affiliated with the dealer or an assignee of this contract. Your choice of insurance will not affect the credit approval process unless the insurance does not satisfy the contract requirements or the insurance company does not satisfy the reasonable standards of the dealer or an assignee of the contract.

Notice to New Hampshire Residents: **If you are applying for a balloon payment contract, you are entitled, if you ask, to receive a written estimate of the monthly payment amount for refinancing the balloon payment in accord with the creditor's existing refinance programs. You would be entitled to receive the estimate before you enter into a balloon payment contract.** A balloon contract is an installment sale contract with a final scheduled payment that is at least twice the amount of one of the earlier scheduled equal periodic installment payments.

Notice to New York Residents: Consumer reports may be requested in connection with this application. Upon request, you will be informed whether or not a consumer report was requested and, if it was, of the name and address of the consumer reporting agency that furnished the report. Additional consumer reports may be requested with respect to any extension or renewal of this obligation.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Notice to Rhode Island Residents: Consumer reports may be requested in connection with this application.

Notice to Wisconsin Residents:

Please Indicate: Married
 Unmarried (includes single, divorced, widowed)
 Separated

If married or separated and spouse is not a co-applicant please provide:

Non-applicant spouse's name _____

Non-applicant spouse's address _____

Notice: The interest of the creditor will not be adversely affected by a provision of a marital property agreement, a unilateral statement under Wisconsin Statutes § 766.59 or a court decree under Wisconsin Statutes § 766.70, unless you furnish a copy of such agreement, statement or decree to the creditor, or the creditor has actual knowledge of such provision before credit is granted.

NON-APPLICANT SPOUSE'S WAIVER OF NOTICE: I agree to waive notice of any extension of credit in connection with this application.

Non-applicant spouse signs (if available) _____ Date _____

NEAREST RELATIVE OR FRIEND NOT LIVING WITH YOU:

NAME _____

ADDRESS _____ PHONE _____

GMAC Privacy Notice

This Notice applies to General Motors Acceptance Corporation (GMAC), General Motors Acceptance Corporation North America (GMACNA), GMAC Automotive Bank, and Central Originating Lease Trust (C.O.L. Trust). References to GMAC include GMACNA, GMAC Automotive Bank and C.O.L. Trust.

GMAC is committed to respecting the individual privacy of consumers. In accordance with federal regulations, the vehicle financing operation of GMAC is giving you this notice to tell you how we may use information about you or your account. This notice also advises you of your right to keep this information from being shared with other companies within the GM family (*affiliates*) or other business associates (*non-affiliates*) under certain circumstances.

We obtain non-public personal information about you from the following sources:

- Information we receive from you, such as information on applications or other forms, which may include your name, address, social security number, and income.
- Information about your transactions with us, our affiliates, or others, such as your account balance and payment history.
- Information we receive from consumer reporting agencies, motor vehicle dealers, credit references, employers, insurance companies, and insurance agencies, such as your credit history, credit score, and information that we obtain to verify employment history or that insurance coverage is in place.

To provide you with superior service, inform you of product and service opportunities that may be of interest to you, or for other business purposes, *we may share* all of the information that we collect, as described above.

We may share non-public personal information about you with the following types of affiliates and non-affiliated third parties:

- Financial service providers, such as mortgage bankers, credit card issuers, insurance companies, and insurance agents.
- Non-financial companies, such as manufacturers, motor vehicle dealers, retailers, direct marketers, telecommunications companies, airlines, and publishers.
- Others, such as educational institutions.

We may share all of the information we collect, as described above, with companies that perform marketing services on our behalf or with other financial institutions with whom we have joint marketing agreements. **We may also share** non-public personal information about you with *affiliates* and *non-affiliated* third parties as permitted by law.

We may share the same kinds of information as described above about our *former* customers with the same types of third parties as described above. We may also share non-public personal information about former customers with *affiliates* and *non-affiliated third parties* as permitted by law.

No action is required by you at this time if you wish to permit information sharing as described above. Please consider that if you opt out of information sharing, your name may be excluded from mailings or other communications that may be of interest to you. Examples may include information about special rate programs, special promotions sponsored by General Motors, or other direct marketing programs.

Your Opt-Out Right:

- If you want GMAC's vehicle financing operation not to share non-public personal information about you with *affiliates* and *non-affiliated third parties*, **you may opt out of information sharing**, that is, you may direct us not to share information (other than as permitted by law). (information sharing permitted by law includes sharing information with our affiliates about our transactions or experiences with you.) If you wish to opt out of information sharing with affiliates and non-affiliated third parties (other than sharing permitted by law), you may call the following toll-free number: **1-800-240-4622**. Your opt-out direction will apply to information we obtain and share in connection with vehicle financing and leasing.
- If you share your account with another person, either of you may opt out of disclosures (other than disclosures permitted by law) for both of you.

If you have already opted out, and you decide to opt back in, you must write us at P.O. Box 660208, Dallas, TX 75266-0208 to do so.

We restrict access to non-public personal information about you to our employees, agents, and subcontractors who need this information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

We strive to keep our records of our information about you accurate and up-to-date. If you tell us of an error, we will update our records promptly.