FULL NAME	DATE OF BIRTH	☐ MARRIED ☐ SINGLE	☐ SEPARATED ☐ DIVORCED	HOME PHONE

EXACT PRESENT RESIDENCE ADDRESS	LIVED HERE YRS. ____ MOS. ____	PRESENT OCCUPATION (JOB TITLE & GRADE)	BUSINESS PHONE

NAME AND ADDRESS OF PRESENT EMPLOYER OR GOV'T. DEPT.	NAME OF SUPERVISOR

LENGTH OF EMPLOYMENT ____ YRS. ____ MOS.	PREVIOUS EMPLOYMENT COMPANY ADDRESS	HOW LONG?

WIFE'S NAME	WIFE'S AGE	HOME: ☐ Renting—$ ____ per mo. ☐ Buying—$ ____ per mo.	NO. OF CHILDREN	AGES OF CHILDREN

N AND ADDRESS OF WIFE'S EMPLOYER	WIFE'S OCCUPATION	LENGTH OF SERVICE	BUS. PHONE

YOUR MONTHLY INCOME	WIFE'S INCOME (IF ANY)	OTHER MONTHLY INCOME	SOURCE OF OTHER INCOME	TOTAL MONTHLY INCOME

NEAREST RELATIVE NOT LIVING WITH ME: NAME ADDRESS	RELATIONSHIP
WIFE'S NEAREST RELATIVE: NAME: ADDRESS	RELATIONSHIP

LIST ALL OUTSTANDING INSTALLMENT OBLIGATIONS. IF NONE, LIST RECENTLY PAID ACCOUNTS
(IF MORE SPACE IS NEEDED USE SEPARATE SHEET.)

YEAR, MAKE, MODEL OF AUTO(S) NOW OWNED	NAME AND ADDRESS OF PRESENT/LAST AUTO FINANCE COMPANY	DATE OPENED	MONTHLY PAYMENT	BALANCE OWED
			$	$

NAME & ADDRESS OF CREDITORS	PURPOSE OF ACCOUNT	DATE OPENED	MONTHLY PAYMENT	BALANCE OWED

XACT PURPOSE OF THE REQUESTED LOAN IS:

CERTIFICATION: To obtain the requested loan from you, and to permit you to rely hereon, I certify that the information contained herein is complete and correct.

Date Signed ____________________ Signature ____________________

PROMISSORY NOTE

ADVANCE	GROSS LOAN	NUMBER OF EQUAL MONTHLY PAYMENTS	AMOUNT OF EACH MONTHLY PAYMENT	The first payment is due 45 days from the date proceeds are issued. Subsequent payments are due on the same day of each month thereafter.

FOR VALUE RECEIVED, the undersigned, herein called the maker or borrower, jointly and severally promise to pay to The First National Bank of Washington, the amount of loan stated above with precalculated charges added thereto at the rate of 6% Discount per annum. Repayment of said loan shall be made in accordance with the schedule set forth above. Interest after maturity shall be computed at the legal rate.

Borrower may prepay this note in full or in part at any time. In the event of prepayment in full, or, in the event of acceleration of payment for any reason, a recalculation and/or refund of precalculated charges shall be made in accordance with the Rule of 78.

Default in the making of any payment due hereunder, or any part thereof, shall at the option of the holder, and without notice or demand for performance, render the entire unpaid amount due and payable at once.

In the event of delinquency, the lender may collect and the borrower agrees to pay delinquency charges at the rate of 5% per month, but not to exceed $5.00, on any amount in arrears. Also, in the event suit is brought for the collection of this note, the borrower agrees to pay a reasonable attorney's fee in such amounts as may be fixed by the Court.

Maker and endorser hereof, jointly and severally, waive presentment for payment, protest, notice of non-payment and protest, and consent to the extension of time of payment before, at, or after maturity.

All makers, indorsers and guarantors, jointly and severally: have given holder a lien upon all money and other property of every sort of each of them now or hereafter in custody or possession of holder, for whatever purpose delivered and in whatever capacity held, and upon any balances of any of them with holder, for the payment of this and all other obligations of every sort of each maker; waive, demand, presentment, protest, all notices of every sort and the benefit of all homestead and other exemptions and valuation and appraisement laws; and waive any impediment to suit in the District of Columbia on this negotiable note if not paid when due by irrevocably appointing Fiscal General Corporation, Washington, D.C. as their agent to receive service of any process within said District and transmit notice forthwith by certified mail to the last known address of the part(y) (ies) sued.

It is the intention of the borrower and the lender, and they hereby agree, that the construction, validity, and effect of this note shall be governed by the laws of the District of Columbia.

SIGNATURE OF MAKER (BORROWER) —► (1) ____________________ (Your Signature)

Date ____________________ (2) ____________________ (Spouse's Signature)

(If married, both husband and wife must sign.)

Mrs. SULLIVAN. That will be a lot to answer.

Mr. BARBER. I will be delighted to answer it. I can scarcely contain myself until I get home to write the answers. I would love to answer them now.

(Mr. Barber submitted the following comment on the unsolicited letter from First National Bank of Washington:)

The letter you cite on pages 1212 and 1213 from the First National Bank of Washington appears to me to be an ethical and legitimate solicitation for consumer credit loans. From it the borrower easily determines the number of dollars he is paying for the credit. There would be no objection on our part to breaking