

# Loan Application

(unsecured/secured closed end)

Information regarding:  Applicant  Additional Party

Date: \_\_\_\_\_

NAME \_\_\_\_\_

ACCOUNT # \_\_\_\_\_

I/We hereby apply for a loan as follows: (\*\* is to be completed by applicant)

Amount of money requested

\$ \_\_\_\_\_

Old loan balance (if any)

\$ \_\_\_\_\_

Accrued finance charge (interest due)

\$ \_\_\_\_\_

Other charges

\$ \_\_\_\_\_

Total new loan

\$ \_\_\_\_\_

To be repaid in \*\* \_\_\_\_\_ payments of

\$ \_\_\_\_\_

Including/plus interest starting on \_\_\_\_\_

Purpose of loan\*\* LP: \_\_\_\_\_ PM: \_\_\_\_\_ CC: \_\_\_\_\_ Credit Score: \_\_\_\_\_ Int. Rate: \_\_\_\_\_

Individual Credit: (Do NOT complete marital status for INDIVIDUAL credit in non-community property state.)

Applicant's signature only

Endorser, guarantor or surety (Co-signer) (Name: \_\_\_\_\_)

(Have this person complete a separate loan application)

Joint Credit - Joint Applicant or Co-Maker (person who will be equally liable for repayment)

(Name \_\_\_\_\_)

(Have this person complete a separate loan application)

Relationship to applicant, if any \_\_\_\_\_

Do you want:

CREDIT LIFE \_\_\_YES \_\_\_NO

CREDIT DISABILITY \_\_\_YES \_\_\_NO

Secured Credit- Collateral

Shares in Account Nos. \_\_\_\_\_ \$ \_\_\_\_\_

New/Used Auto - Make \_\_\_\_\_ Year \_\_\_\_\_ Cost/Value \$ \_\_\_\_\_

Other: \_\_\_\_\_

Owner's Names \_\_\_\_\_

MARITAL STATUS: Complete marital status if this loan is for:

a. Joint or secured credit, or

b. You reside in or rely on property located in a Community Property State (AZ, CA, ID, LA, NM, NV, TX, WA)

Unmarried

Married

Separated

Full Name \_\_\_\_\_ Birth Date \_\_\_\_\_ Social Security# \_\_\_\_\_

Driver's Lic. # \_\_\_\_\_ Street Address \_\_\_\_\_ Years there \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Email: \_\_\_\_\_

Home/Cell Phone \_\_\_\_\_ Business Phone \_\_\_\_\_ Present Employer \_\_\_\_\_

Years There \_\_\_\_\_ Position or Title \_\_\_\_\_ Supervisor \_\_\_\_\_

Employer's Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Dependents (exclude self) \_\_\_\_\_ Ages \_\_\_\_\_

Name of nearest relative not living with you \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_

\*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered for repaying this loan.

Salary (  Gross  Net) \$ \_\_\_\_\_ per \_\_\_\_\_

\*Other income \_\_\_\_\_ per \_\_\_\_\_ Source \_\_\_\_\_

Is any income listed likely to be reduced before this loan is paid off?  No  Yes

If Yes, explain: \_\_\_\_\_

Share Draft or Checking Account No. \_\_\_\_\_ Where \_\_\_\_\_

Share or Savings Account \_\_\_\_\_ Where \_\_\_\_\_

If present residence is less than 2 years, complete next two lines.

Previous Street Address \_\_\_\_\_ Years there \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

If employed by present employer less than 3 years, complete next two lines.

Previous Employer \_\_\_\_\_ Years There \_\_\_\_\_

Previous Employer's Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

**OUTSTANDING DEBTS (List Everything)**

CREDITOR (address and account#)	DATE LOAN	ORIG. DEBT	PRESENT BALANCE	MONTHLY PAYMENT	PAST DUE Yes---No
Rent					
Mortgage					
Auto Loan					
Credit Union					
Credit card					
Credit card					
Alimony, etc.					
Other					
Other					
Attach another sheet if necessary					
<b>TOTALS</b>					

Are there any other persons obligated on any of the above loans?  Yes  No  
 (Which ones, and who? \_\_\_\_\_ )

Are you a co-maker, co-signer or guarantor on any loan?  Yes  No  
 For Whom? \_\_\_\_\_ To Whom? \_\_\_\_\_

Have you been declared bankrupt in the last 14 years?  Yes  No

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter. You also promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for

any update, renewal or extension of the credit received. If you request, the credit union will tel you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA.

**X** \_\_\_\_\_  
 APPLICANT'S SIGNATURE DATE

**CREDIT UNION INFORMATION (CREDIT UNION USE ONLY)**

**LOAN OFFICER ACTION**

Loan Officer:  
 I approve the loan as submitted.  
 Loan is declined.

LO Signature \_\_\_\_\_ Date \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_