

CURRENT PAYSTUB REQUIRED

CONSUMER CREDIT APPLICATION

Application must be completed in Ink.

Account Number: _____

ARE YOU APPLYING FOR CREDIT WITH THE CREDIT UNION AS: INDIVIDUAL JOINT* CO-SIGNER* SECURED UNSECURED
 * JOINT APPLICANT OR CO-SIGNER WILL BE EQUALLY LIABLE FOR REPAYMENT

Previous Loan Balance \$ _____ Total New Loan \$ _____

I HEREBY APPLY FOR CREDIT IN THE AMOUNT OF \$ _____ FOR: _____ MOS./WKS.

TO BE USED FOR THE PURPOSE OF _____

INFORMATION REGARDING APPLICANT

Full Name _____

Street Address _____

City _____ State _____ Zip _____ Years There _____

Residence Information: I Buying/Own Renting Mobile Home Live with Relatives Phone _____

Previous Address (if less than two years) _____

City _____ State _____ Zip _____ Years There _____

Present Employer _____ Date Employed _____

Employers Address _____ Your Position _____

City _____ State _____ Zip _____ Phone _____

Previous Employer (if less than two years) _____ Position _____ Years There _____

Address _____ City _____ State _____ Zip _____

Alimony, child support or separate maintenance need not be revealed if you do not wish to have them considered as a basis for repaying this loan.

Present Salary gross net \$ _____ per _____ Other Income \$ _____ per _____ Source _____

Proof of income is required. Is your income likely to be reduced before this loan is paid off Yes No

If "Yes" explain: _____

Nearest Relative _____ Phone No. _____

Relationship _____ Address _____

Other Reference _____ Phone No. _____

Relationship _____ Address _____

OUTSTANDING DEBTS (List all debts and liabilities)

CREDITOR	DATE OF LOAN	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	PAST DUE	
					Yes	No
1. MORTGAGE/RENT WHERE						
2. AUTO LOAN WHERE						
3. CREDIT UNION						
4. CREDIT UNION						
5. CREDIT CARDS						
6. CREDIT CARDS						
7. CREDIT CARDS						
8. OTHER						
9. OTHER						
ALIMONY OR CHILD SUPPORT PAID				\$		
TOTALS		\$	\$	\$		

Are you a co-signer or guarantor on any loans Yes No

For Whom _____ To Whom _____

Have you been declared bankrupt in the last ten years Yes No

If yes, where _____ Year _____

Everything I have stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history and to answer questions about your credit history with me.

Signature of Applicant _____ Date _____ Other Signature (if applicable) _____ Date _____

INFORMATION REGARDING JOINT APPLICANT

Relationship to Applicant (if any) _____ Account Number (if any) _____

Full Name _____

Street Address _____

City _____ State _____ Zip _____ Years There _____

Residence Information: Buying/Own Renting Mobile Home Live with Relatives Phone _____

Previous Address (if less than two years) _____

City _____ State _____ Zip _____ Years There _____

Present Employer _____ Date Employed _____

Employers Address _____ Your Position _____

City _____ State _____ Zip _____ Phone _____

Previous Employer (if less than two years) _____ Position _____ Years There _____

Address _____ City _____ State _____ Zip _____

Alimony, child support or separate maintenance need not be revealed if you do not wish to have them considered as a basis for repaying this loan.

Present Salary (gross net) \$ _____ per _____ Other Income \$ _____ per _____ Source _____

Is your income likely to be reduced before this loan is paid off Yes No

If "Yes" explain: _____

Nearest Relative _____ Phone No. _____

Relationship _____ Address _____

Other Reference _____ Phone No. _____

Relationship _____ Address _____

THE FOLLOWING IS TO BE FILLED OUT BY CREDIT UNION CREDIT COMMITTEE / LOAN OFFICER ACTION

Loan Officer: I approve the loan as submitted
 Loan referred to credit committee Reason: _____

Loan Officer: Signature: _____ Date: _____

Credit Committee: We approve the loan as submitted We reject the loan as submitted
The following counter offer will be made to the applicant and if accepted, we approve the loan. As follows: _____

DATE

DATE

DATE

DATE

DATE

DEBT RATIO	
TOTAL MONTHLY PAYMENTS	\$ _____
TOTAL MONTHLY NET INCOME	\$ _____
DEBT RATIO PER MONTH	

Credit Union Share Balance\$ _____ Acct. # _____ Loan # _____

Prevoius Balance\$ _____ Year _____ Make _____

Amount Requested.....\$ _____ Total Down Payment.....\$ _____

Interest Due\$ _____ Lein Placed _____ Unpaid Cash Price \$ _____

Other Charges\$ _____ Seller/Dealer _____

Total Financed.....\$ _____ Address _____

Total Finance Charge.....\$ _____ Phone No. _____

Total of Payments\$ _____ Salesman _____

Credit Disability Ins. Yes No Insurance Company _____

ANNUAL PERCENTAGE RATE% Loss Payable Rquested _____ Date _____

MONTHLY/WEEKLY PAYMENT SCHEDULE Loan Secured By _____

First Payment Due Date _____

_____ Pmts. @ \$ _____ Additional Information _____

Plus a Final Pmt. of \$ _____

INSURANCE