



**LIABILITIES** *If Insufficient Space, Attach Additional Sheet Describing Additional Assets and Debts. Loan Decision May Be Adversely Affected If All Debt Information is Not Listed.*

Housing: Landlord/Mortgage Co. Property Taxes Included? Yes <input type="checkbox"/> No <input type="checkbox"/>	Monthly Payment \$	Balance owing \$
2 <sup>nd</sup> Mortgage and/or Taxes	Monthly Payment \$	Balance Owing \$
Creditor	Monthly Payment \$	Balance Owing \$
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	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
In the Past 10 Yrs. Have You Filed a Bankruptcy Petition? (Y/N)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is Your Income Likely To Reduce Over The Life Of This Loan Plan (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have You Had Property Foreclosed Upon or Given Title or Deed In Lieu Thereof In The Last 7 Years? (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are You A Co-Maker, Co-Signer, Or Guarantor on Any Loan Not Listed Above (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have You Any Outstanding Judgments (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	For (Name of Others Obligated On Loan) Whom	Balance		Monthly Pmt.	
Are You A Party In A Lawsuit (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	To (Name of Creditor) Whom	\$		\$	
Are You A U.S. Citizen Or Permanent Resident Alien (Y/N)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	To (Name of Creditor) Whom	\$		\$	

\* If A Yes Answer Is Given To A Question, Explain On An Attached Sheet \*

**CONSUMER LOAN APPLICATION SIGNATURES**

By signing below, you certify that the information on this Application is complete, true, and submitted for the purpose of obtaining credit and you agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Application; (b) that the Credit Union can tell others about its credit experience with you and receive information from others about your credit history and performance; and (c) that you will give the Credit Union your new address if you move and that all notices and statements from the Credit Union may be sent to the address(es) shown on this Application or an address correction received from the U.S. Postal Service for any applicant or authorized user. Signature by two persons below indicates intent to apply for joint credit. If you are applying for a credit card, you agree that use of the card indicates your agreement to the Visa Credit Card Agreement and Disclosures. **You also grant the Credit Union a security interest in all of your Credit Union share and deposits (except IRA accounts) to secure your credit card. If you are in default, we may apply the balance in your account(s) to amounts you owe at any time without notice.**

\_\_\_\_\_  
BORROWER DATE

\_\_\_\_\_  
BORROWER DATE

**FOR CREDIT UNION USE ONLY**

Credit Score \_\_\_\_\_  
 Employment Verified  Yes  No Total Monthly Income \$ \_\_\_\_\_  
 Income Verified  Yes  No Net Income \$ \_\_\_\_\_ Debt Ratio \_\_\_\_\_ / \_\_\_\_\_  
 Line of Credit Limit Approved \$ \_\_\_\_\_  Loan Amount Approved \$ \_\_\_\_\_  Account/Loan Denied  
 Date: \_\_\_\_\_ X Reviewed by \_\_\_\_\_