



Please print clearly in ink or type.

This application must be filled out **completely** before it is submitted to the credit union.

Account No. \_\_\_\_\_

## CREDIT REQUEST

Married borrowers may apply for an individual account. Check the appropriate box to indicate Individual or Joint Credit.

- Individual Credit:** Complete BORROWER section. Please provide us with information about your spouse by completing all the "Co-Borrower" sections if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), if the property used to secure the loan is located in a Community Property state, or if your spouse will use the account.
- Joint Credit:** Provide information about both of you by completing BORROWER and CO-BORROWER/SPOUSE sections.

We intend to apply for joint credit:  Borrower  Co-Borrower

Amount requested \$ \_\_\_\_\_ Purpose (e.g. Home Improvement) \_\_\_\_\_  
 Applying for: (Check one)  Variable Rate Line of Credit  Fixed Rate 2nd Deed of Trust  
 Repayment:  Payroll Deduction  Automatic Payment  Military Allotment  Cash  Other \_\_\_\_\_

**CREDIT INSURANCE – STATEMENT OF INTENT** - Check coverages desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

- Single Credit Life Ins.  Joint Credit Life Ins.  Single Life & Credit Disability Ins.  I do not want Credit Ins.

## BORROWER INFORMATION

Name (Last, First, M.I.) \_\_\_\_\_  
 Driver License # \_\_\_\_\_ State \_\_\_\_\_  
 Soc. Sec. # \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Bus. \_\_\_\_\_  
 Present Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Own  Rent How Long? \_\_\_\_\_ Rent \$ \_\_\_\_\_  
 Previous Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Own  Rent How Long? \_\_\_\_\_  
 Married  Unmarried (Single, Divorced, Widowed)  Separated

List ages of dependents not listed by other borrower (exclude self): \_\_\_\_\_

## CO-BORROWER SPOUSE (Check one)

Name (Last, First, M.I.) \_\_\_\_\_  
 Driver License # \_\_\_\_\_ State \_\_\_\_\_  
 Soc. Sec. # \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Bus. \_\_\_\_\_  
 Present Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Own  Rent How Long? \_\_\_\_\_ Rent \$ \_\_\_\_\_  
 Previous Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Own  Rent How Long? \_\_\_\_\_  
 Married  Unmarried (Single, Divorced, Widowed)  Separated

List ages of dependents not listed by other borrower (exclude self): \_\_\_\_\_

If a "yes" answer is given to any of the following, explain on an attached sheet.

- Do you have any outstanding judgements?
- In the last 10 years, have you filed for bankruptcy or had a debt adjustment plan confirmed under Chapter 13?
- Have you had property foreclosed upon or given a deed in lieu of foreclosure in the last 7 years?
- Are you a party in a lawsuit?
- Are you other than a U.S. citizen or permanent resident alien?
- Are you a co-maker, co-signer or guarantor on any loan not listed on the reverse?

| Borrower                 |                          | Co-Borrower              |                          |
|--------------------------|--------------------------|--------------------------|--------------------------|
| YES                      | NO                       | YES                      | NO                       |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

For whom (name of others obligated on loan): \_\_\_\_\_ To whom (name of creditor): \_\_\_\_\_ Mo. pmt. \$ \_\_\_\_\_

## EMPLOYMENT INFORMATION

Employer \_\_\_\_\_ From \_\_\_\_\_  
 Address \_\_\_\_\_  
 Phone No. \_\_\_\_\_ Ext. \_\_\_\_\_  
 Your Title \_\_\_\_\_  Part-time  Full-time  
 Supervisor's Name \_\_\_\_\_  
 Prev. Empl. \_\_\_\_\_ From \_\_\_\_\_ to \_\_\_\_\_  
 Address \_\_\_\_\_

## CO-BORROWER

Employer \_\_\_\_\_ From \_\_\_\_\_  
 Address \_\_\_\_\_  
 Phone No. \_\_\_\_\_ Ext. \_\_\_\_\_  
 Your Title \_\_\_\_\_  Part-time  Full-time  
 Supervisor's Name \_\_\_\_\_  
 Prev. Empl. \_\_\_\_\_ From \_\_\_\_\_ to \_\_\_\_\_  
 Address \_\_\_\_\_

## INCOME INFORMATION

**Note:** Alimony, child support, or separate maintenance income need not be included if you choose not to have it considered as a basis for repaying this obligation.

Gross monthly income from employment \_\_\_\_\_ \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

Is any of this income to be reduced or interrupted before credit request is paid off?  Yes  No  
 If yes, explain for how long and amount involved on separate sheet.

## CO-BORROWER

Gross monthly income from employment \_\_\_\_\_ \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

Is any of this income to be reduced or interrupted before credit request is paid off?  Yes  No  
 If yes, explain for how long and amount involved on separate sheet.

## REFERENCES

List the names, addresses and phone numbers of 2 relatives not living with you, and 2 references who have known you for 2 years or more.

| Bor-<br>rower            | Co-Bor-<br>rower         | Name  | Address | Phone | Relationship |
|--------------------------|--------------------------|-------|---------|-------|--------------|
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____   | _____ | _____        |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____   | _____ | _____        |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____   | _____ | _____        |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____   | _____ | _____        |

## ASSETS

**Home or Property Given as Security:** This section must be completed for the home or property which will be given as security.

Property Address \_\_\_\_\_ City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Lienholder \_\_\_\_\_ Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Name(s) on Title (Specify Exactly) \_\_\_\_\_  
 Date Purchased \_\_\_\_\_ Purchase Price \$ \_\_\_\_\_ Balance Owing \$ \_\_\_\_\_ Variable Interest Rate?  Yes  No  
 Balloon Payment (if any) \$ \_\_\_\_\_ Market Value (est.) \$ \_\_\_\_\_ Type of Property (Single Fam., Condo, etc.) \_\_\_\_\_  
 Property & Fire Insurance Carrier \_\_\_\_\_ Agent \_\_\_\_\_ Phone \_\_\_\_\_  
 Describe Major Improvements made since purchase including date and cost. (Attach a separate sheet, if necessary.)  
 \_\_\_\_\_  
 \_\_\_\_\_

Year built \_\_\_\_\_ # Rooms \_\_\_\_\_ # Bedrooms \_\_\_\_\_ # Baths \_\_\_\_\_  Garage  Carport # Spaces \_\_\_\_\_ Central Heat/Air? \_\_\_\_\_

**Deposit Accounts:** Include credit union, bank, savings and loan association, share accounts, share draft accounts, savings and checking accounts. (Attach a separate sheet, if necessary.)

| Bor-<br>rower            | Co-Bor-<br>rower         | Account Type | Name & Address of Financial Institution | Acct. Bal. | Acct. No. |
|--------------------------|--------------------------|--------------|---|------------|-----------|
| <input type="checkbox"/> | <input type="checkbox"/> |              |   |            |           |
| <input type="checkbox"/> | <input type="checkbox"/> |              |   |            |           |
| <input type="checkbox"/> | <input type="checkbox"/> |              |   |            |           |
| <input type="checkbox"/> | <input type="checkbox"/> |              |   |            |           |

**Other Property:** Include securities, trust deeds, life insurance, other investments, real estate, vehicles to which you have clear title, and other assets of any kind. (Attach a separate sheet, if necessary.)

| Bor-<br>rower            | Co-Bor-<br>rower         | Description | Curr. Value | Amt. Owed |
|--------------------------|--------------------------|-------------|-------------|-----------|
| <input type="checkbox"/> | <input type="checkbox"/> |             |             |           |
| <input type="checkbox"/> | <input type="checkbox"/> |             |             |           |
| <input type="checkbox"/> | <input type="checkbox"/> |             |             |           |

## DEBTS

List all debts and obligations including mortgages, installment accounts, debts to other credit unions, banks, finance companies, department stores, credit cards, support payments, medical bills, and any other debts. (Attach a separate sheet, if necessary.)

| Bor-<br>rower            | Co-Bor-<br>rower         | Creditor Name and Address | Acct. No. | Balance Due | Mo. Payment |
|--------------------------|--------------------------|---------------------------|-----------|-------------|-------------|
| <input type="checkbox"/> | <input type="checkbox"/> |                           |           |             |             |
| <input type="checkbox"/> | <input type="checkbox"/> |                           |           |             |             |
| <input type="checkbox"/> | <input type="checkbox"/> |                           |           |             |             |
| <input type="checkbox"/> | <input type="checkbox"/> |                           |           |             |             |
| <input type="checkbox"/> | <input type="checkbox"/> |                           |           |             |             |
| <input type="checkbox"/> | <input type="checkbox"/> |                           |           |             |             |
| <input type="checkbox"/> | <input type="checkbox"/> |                           |           |             |             |
| <input type="checkbox"/> | <input type="checkbox"/> |                           |           |             |             |
| <input type="checkbox"/> | <input type="checkbox"/> |                           |           |             |             |
| <input type="checkbox"/> | <input type="checkbox"/> |                           |           |             |             |
| <input type="checkbox"/> | <input type="checkbox"/> |                           |           |             |             |
| <input type="checkbox"/> | <input type="checkbox"/> |                           |           |             |             |
| <input type="checkbox"/> | <input type="checkbox"/> |                           |           |             |             |
| <input type="checkbox"/> | <input type="checkbox"/> |                           |           |             |             |

## SIGNATURES

Under penalty of perjury, I certify that (i) all information given on this application is true and complete and is given for the purpose of requesting a loan; and (ii) that, other than those I have stated on this application, I have no other outstanding indebtedness, either as a maker, co-maker, or guarantor. I authorize any person, association, or corporation to furnish on request of this credit union, information concerning me or my affairs.

I authorize the credit union to contact and inquire of my references and my employer(s) present, past and future; and to obtain consumer credit reports about me. I also authorize the credit union to furnish information concerning my account to credit reporting agencies. I have also been notified that pursuant to State Law, a negative credit report reflecting on my credit record may be submitted to a credit reporting agency if I fail to fulfill the terms of my credit obligations. The credit union may retain this application, whether or not credit is granted.

**X** \_\_\_\_\_  
 Signature of Borrower Date

**X** \_\_\_\_\_  
 Signature of Co-Borrower Date  
 (including spouse applying for credit)

**BORROWERS PLEASE NOTE:** Federal law says that whoever knowingly and willfully makes a false statement, or overvalues any land, property or security, for the purpose of influencing a credit union, in connection with a loan is subject to a fine of up to \$5,000, or imprisonment for up to two years, or both.

### INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

**Borrower:**  I do not wish to furnish this information

**Co-Borrower:**  I do not wish to furnish this information

**Ethnicity:**  Hispanic or Latino  
 Not Hispanic or Latino

**Ethnicity:**  Hispanic or Latino  
 Not Hispanic or Latino

**Race:**  American Indian or Alaskan Native  Asian  
 Black or African American  White  
 Native Hawaiian or Other Pacific Islander

**Race:**  American Indian or Alaskan Native  Asian  
 Black or African American  White  
 Native Hawaiian or Other Pacific Islander

**Sex:**  Female  
 Male

**Sex:**  Female  
 Male

|  |   |  |
|--|---|--|
| To be completed by interviewer<br>This application was taken by:<br><input type="checkbox"/> Face-to-face interview<br><input type="checkbox"/> Mail<br><input type="checkbox"/> Telephone | Interviewer's Name (print or type)          | Name and Address of Interviewer's Employer |
|  | Interviewer's Signature Date                |  |
|  | Interviewer's Phone Number (inc. area code) |  |