

<b>CREDIT COMMITTEE</b>	
<b>APPLICATION RECEIVED</b>	
<b>CREDIT UNION MEMBER SINCE</b>	
<b>CERTIFIED BY</b>	
<b>DATE</b>	

**APPLICATION FOR LOAN  
MOUNT JEZREEL FEDERAL CREDIT UNION**

**INFORMATION REGARDING**       APPLICANT       ADDITIONAL PARTY      DATE \_\_\_\_\_

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

I/WE HEREBY APPLY FOR A LOAN AS FOLLOWS (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 REPAYED IN \_\_\_\_\_ PAYMENTS OF      \$ \_\_\_\_\_  
 INCLUDING/PPLUS INTEREST STARTING ON \_\_\_\_\_  
 PURPOSE OF LOAN \_\_\_\_\_

**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 PAYMENT)**

NAME \_\_\_\_\_

HAVE THIS PERSON COMPLETE A SEPARATE LOAN APPLICATION

RELATIONSHIP TO APPLICANT, IF ANY \_\_\_\_\_

SECURED CREDIT COLLATERAL  
 SHARES IN ACCOUNT NUMBERS      \_\_\_\_\_      \$ \_\_\_\_\_  
 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, WI)  
 UNMARRIED       MARRIED       SEPARATED

FULL NAME \_\_\_\_\_ BIRTH DATE \_\_\_\_\_ SOCIAL SECURITY # \_\_\_\_\_  
 DRIVER'S LICENSE # \_\_\_\_\_ STREET ADDRESS \_\_\_\_\_ YEARS THERE \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
 HOME PHONE \_\_\_\_\_ BUSINESS PHONE \_\_\_\_\_ PRESENT EMPLOYER \_\_\_\_\_  
 YEARS THERE \_\_\_\_\_ POSITION OR TITLE \_\_\_\_\_ SUPERVISOR \_\_\_\_\_  
 EMPLOYERS ADDRESS \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
 DEPENDENTS (EXCLUDE SELF) \_\_\_\_\_ AGES \_\_\_\_\_  
 NAME OF NEAREST RELATIVE NOT LIVING WITH YOU \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_  
 ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS 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, PLEASE EXPLAIN \_\_\_\_\_

SHARE DRAFT OR CHECKING ACCOUNT NO. \_\_\_\_\_ WHERE \_\_\_\_\_  
 SHARE OR SAVINGS ACCOUNT NO. \_\_\_\_\_ WHERE \_\_\_\_\_

**IF PRESENT RESIDENT LESS THAN 2 YEARS, COMPLETE NEXT TWO LINES**

PREVIOUS STREET ADDRESS \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

**IF EMPLOYED BY ABOVE LESS THAN 3 YEARS, COMPLETE NEXT TWO LINES**

PREVIOUS EMPLOYER \_\_\_\_\_  
 PREVIOUS EMPLOYER ADDRESS \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

**OUTSTANDING DEBTS (LIST EVERYTHING)**

CREDITOR (ADDRESS AND ACCOUNT NO.)	DATE LOAN	ORIGINAL DEBT	PRESENT BALANCE	MONTHLY PAYMENT	PAST DUE YES/NO
RENT					
MORTGAGE					
CREDIT UNION					
CREDIT CARD					
CREDIT CARD					
CREDIT CARD					
OTHER					
OTHER					
ATTACH ADDITIONAL SHEET IF NECESSARY					
TOTAL					

ARE THERE ANY OTHER PERSONS OBLIGATED ON ANY OF THE ABOVE LOANS [ ] NO [ ] YES  
 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 [ ] NO [ ] YES

**EVERYTHING THAT 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 EXPERIENCE WITH ME.**

SIGNATURE OF MEMBER \_\_\_\_\_ DATE \_\_\_\_\_

**CREDIT COMMITTEE/LOAN OFFICER ACTION**  
**\*FOR CREDIT UNION USE ONLY\***

**LOAN OFFICER**

I APPROVE THE LOAN AS SUBMITTED

LOAN REFERRED TO CC (REASON) \_\_\_\_\_

**LO SIGNATURE** \_\_\_\_\_ **DATE** \_\_\_\_\_

**CREDIT COMMITTEE**      **DATE** \_\_\_\_\_

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 THIS LOAN. DESCRIBE

\_\_\_\_\_

SPECIFIC REASON(S) FOR REJECTION \_\_\_\_\_

OUTSIDE INFORMATION CONSIDERED       NO       YES (DESCRIBE) \_\_\_\_\_

**SIGNED** \_\_\_\_\_ **DATE** \_\_\_\_\_

**SIGNED** \_\_\_\_\_ **DATE** \_\_\_\_\_

**SIGNED** \_\_\_\_\_ **DATE** \_\_\_\_\_

ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON \_\_\_\_\_