

**ASSETS**

APPLICANT		DESCRIBE (I.E., AUTO, STOCKS, SAVINGS, ETC.). LIST HOME. LIST ALL OTHER ITEMS YOU OWN FREE AND CLEAR.	MARKET VALUE	PLEGED AS COLLATERAL FOR ANOTHER LOAN	
CO-APPLICANT				YES	NO
	HOME		\$	<input type="checkbox"/>	<input type="checkbox"/>
	OTHER		\$	<input type="checkbox"/>	<input type="checkbox"/>
	OTHER		\$	<input type="checkbox"/>	<input type="checkbox"/>

DEBTS		CREDITOR NAME & ADDRESS	ACCOUNT NUMBER	PRESENT BALANCE	MONTHLY PAYMENT	NO. MONTHS PAST DUE
	RENT			\$	\$	
	MORTGAGE			\$	\$	
	SECOND MORTGAGE			\$	\$	
	HOME ASSOC. DUES			\$	\$	
	AUTO LOAN			\$	\$	
	AUTO LOAN			\$	\$	
	CREDIT CARD			\$	\$	
	CREDIT CARD			\$	\$	
	CREDIT CARD			\$	\$	
	ALIMONY SPOUSAL SUPPORT			\$	\$	
	CHILD SUPPORT			\$	\$	
	OTHER			\$	\$	
	OTHER			\$	\$	
	OTHER			\$	\$	
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED.				<b>TOTALS</b>	\$	\$

**THESE QUESTIONS APPLY TO BOTH APPLICANT & CO-APPLICANT**

IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET.	Applicant		Co-Applicant		IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET.	Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
HAVE YOU ANY OUTSTANDING JUDGMENTS?					IS YOUR INCOME LIKELY TO REDUCE IN THE NEXT TWO YEARS?				
IN THE LAST 10 YEARS HAVE YOU BEEN DECLARED BANKRUPT OR HAD DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13 OF THE BANKRUPTCY CODE?					ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?				
HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN TITLE OR DEED IN LIEU HEREOF, IN THE LAST 7 YEARS?					FOR WHOM (NAME OF OTHERS OBLIGATED ON LOAN)				
ARE YOU A PARTY IN A LAW SUIT?					TO WHOM (NAME OF CREDITOR)				
ARE YOU OTHER THAN A US CITIZEN OR PERMANENT RESIDENT ALIEN?									

**SIGNATURES**

You 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 check your employment and credit history and 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 tell 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 the NCUA.

APPLICANT'S SIGNATURE	DATE	CHECK ONE <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> GUARANTOR SIGNATURE	DATE
(SEAL)		(SEAL)	

**DO NOT WRITE BELOW - FOR CREDIT UNION USE ONLY**

DATE	APPROVED LIMITS	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO
	\$		\$	\$	\$	
LOAN OFFICER			CREDIT COMMITTEE OR OTHER			
ADVANCE APPROVED <input type="checkbox"/> YES <input type="checkbox"/> NO REFERRED TO _____ COUNTER OFFER WILL BE MADE IF ACCEPTED, ADVANCE APPROVED.			ADVANCE APPROVED <input type="checkbox"/> YES <input type="checkbox"/> NO COUNTER OFFER WILL BE MADE IF ACCEPTED, ADVANCE APPROVED.			
DESCRIBE COUNTER OFFER:						
SPECIFIC REASON(S) FOR REJECTION:						
OUTSIDE INFORMATION CONSIDERED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE:						
REASON(S) FOR REFERRAL:			CREDIT COMMITTEE SIGNATURES		DATE	
LOAN OFFICER SIGNATURE			1. _____			
DATE			2. _____			
			3. _____			
<input type="checkbox"/> ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON			(DATE) BY		(INITIALS)	