

DEBTS (List everything you owe) *Please furnish a separate sheet if the spaces below are not sufficient to list all debts:*

Creditor	Original Date	Original Amount	Present Balance	Monthly Payment	Past Due Yes/No
Rent/House Note					
Auto Loan					
Other Debt					
Other Debt					
Other Debt					
Other Debt					
Other Debt					
Other Debt					
Other Debt					
Other Debt					
Other Debt					

FOR CREDIT UNION USE ONLY: Total Indebtedness \$ _____ Total Monthly \$ _____ %

Are you a cosigner or co-maker on any loans other than your own? "Yes" "No" If so, who are you cosigned for? (Name) _____ List and indicate all those debts above.

Have you declared bankrupt in the last 14 years? Yes No If so, when? _____

Do you own an automobile, is so what Year: _____ Make: _____ Model: _____
 Year: _____ Make: _____ Model: _____

I/We promise that everything I/We have stated in this application is true and correct to the best of my knowledge and that the above information is a complete listing of all my debts and obligations. I/We authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received and to verify employment history. If I request, the Credit Union will tell me the name and address of any credit bureau from which it received a credit report on me. I/We understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions Insured by NCUA. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended.

Member Signature: _____ **Date:** _____

Joint Signature: _____ **Date:** _____

DO NOT FILL OUT, CREDIT UNION USE ONLY:

Share Balance: _____ Checking: Yes or No Proceeds: _____

M/C Limit: _____ Escrow: _____ T, T & L: _____

Loan Balances: _____ Other Debt: _____

_____ Amount Financed: _____

LOAN COMMITTEE / LOAN OFFICER ACTION

LOAN OFFICER: Reason / Recommendation: _____

- I approve the loan as submitted _____
- Loan referred to Loan Committee _____

Loan Officer Signature: _____ **Date:** _____

LOAN COMMITTEE: _____

- We approved the loan as submitted **DATE:** _____
- We reject the loan as submitted
- The following counter offer will be given to the applicant and if accepted we approve the loan.

Describe: _____

ECOA Notice and Reason for Rejection sent or delivered on _____

Signed: _____