

APPLICATION FOR LOAN TO VAN CORTLANDT COOPERATIVE FEDERAL CREDIT UNION

NAME

Name _____ Date _____
 Acct. # _____

I hereby apply for a loan as follows:

New Loan _____ \$ _____
 Old Loan Balance (if to be repaid with this loan) _____ \$ _____
 Net Proceeds _____ \$ _____

For a period of _____ months, to be repaid in monthly installments of \$ _____ each, including interest.

Purpose _____

Security Agreement (Y/N) _____ Other Security _____

APPLICANT'S STATEMENT

(This information will be held confidential)

Name _____ Date of Birth _____ S.S.# _____

Street Address _____ Years There _____

City, State, Zip _____ Home Phone _____

No. of Dependents _____ Driver's Lic.# _____ Business Phone _____
 (Exclude Self)

Complete A or B:

A. IF EMPLOYED

Employer _____
 Address _____
 Nature of your Work _____
 Gross salary: \$ _____ per _____
 Net salary after taxes: \$ _____ per _____
(Attach W-2 or pay stub)
 Years there _____
 If less than 2 years, previous employer name and address:

B. IF IN BUSINESS

Firm Name _____
 Address _____
 Kind of Business _____
 Business Income \$ _____ per _____
 Salary: \$ _____ per _____
 How long in business? _____
 Corporation Partnership Proprietorship
(Attach tax return)

ACCT.#

Other Income: \$ _____ per _____ Source: _____

(If other income is derived from alimony, child support or similar sources, it need not be listed unless you wish it to be included when determining creditworthiness.)

Auto Owned: Make _____ Model _____ Year _____

Real Estate Owned: (Specify) _____ Value: \$ _____

Location _____

Name and Address of Banks (Checking & Savings) _____

Have you ever filed for bankruptcy: _____

Any judgments, garnishees or legal proceedings against you? _____

Explain _____

NOTE#

(Continued on other side)

CURRENT OBLIGATIONS:

Monthly Rent \$ _____ Mortgage Payment: \$ _____
 Alimony, Child Support, etc.: \$ _____
 Are you a co-maker/guarantor on any loan? _____ Amount: \$ _____
 For whom? _____ Applicant is my _____

OUTSTANDING DEBTS: (List all credit cards, bank and finance company loans)

Name of Creditor	Total Amount	Monthly Payment
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Additional Information: _____

Everything I have stated above 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 X _____ Witness X _____

THIS SPACE FOR OFFICE USE ONLY

	Share Balance	Loan Balance	Repayment Record		
			Prompt	Irregular	Delinquent
APPL	\$ _____	\$ _____	_____	_____	_____
1ST CM	\$ _____	\$ _____	_____	_____	_____
2ND CM	\$ _____	\$ _____	_____	_____	_____

Treasurer's Remarks _____ Date of last loan _____
 Amount: \$ _____
 Secured _____
 How _____

DISPOSITION BY CREDIT COMMITTEE

- Loan Granted: \$ _____ Date: _____
- Loan Rejected: Reason _____
 ECOA notice and reason for rejection sent or delivered on _____
 by _____
- The following counter offer will be made to the applicant and if accepted, we approve the loan.
 Describe _____

Amount of Check: \$ _____
 Payable to _____
 Check # _____
 Date _____

Chairman _____

 Signatures of Credit Committee

STATEMENT
CO-MAKER CO-SIGNER
(This information will be held confidential)

Name _____ Date of Birth _____ S.S.# _____
 Street Address _____ Years _____ Rent \$ _____
 There _____ Mortgage \$ _____
 City, State, Zip _____ Home Phone _____
 Business Phone _____
 No. of Dependents _____ Driver's Lic.# _____
 (Exclude Self) Member Acct. # _____
 Are you related to applicant? _____ Applicant is my _____

Complete A or B:

A. IF EMPLOYED

Employer _____
 Address _____
 Nature of your Work _____
 Gross salary: \$ _____ per _____
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Explain _____

Are you a co-maker/guarantor on any loan? _____ Amount: \$ _____

For whom? _____ To whom? _____

Everything I have stated above is correct to the best of my knowledge. You are authorized to check my credit and employment history.

Signature **X** _____

STATEMENT
CO-MAKER CO-SIGNER
(This information will be held confidential)

Name _____ Date of Birth _____ S.S.# _____
 Street Address _____ Years _____ Rent \$ _____
 There _____ Mortgage \$ _____
 City, State, Zip _____ Home Phone _____
 Business Phone _____
 No. of Dependents _____ Driver's Lic.# _____
 (Exclude Self) Member Acct. # _____
 Are you related to applicant? _____ Applicant is my _____

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Signature **X** _____