

APPLICANT

OTHER (CO-APPLICANT, SPOUSE, GUARANTOR)

5 INCOME INFORMATION

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

EMPLOYMENT INCOME \$ _____ OTHER INCOME \$ _____
 PER _____ PER _____
 NET GROSS SOURCE

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

EMPLOYMENT INCOME \$ _____ OTHER INCOME \$ _____
 PER _____ PER _____
 NET GROSS SOURCE

6 ASSETS

SHARE DRAFT OR CHECKING AMOUNT \$ _____ NAME AND ADDRESS OF DEPOSITORY _____
 SAVINGS AMOUNT \$ _____ NAME AND ADDRESS OF DEPOSITORY _____

SHARE DRAFT OR CHECKING AMOUNT \$ _____ NAME AND ADDRESS OF DEPOSITORY _____
 SAVINGS AMOUNT \$ _____ NAME AND ADDRESS OF DEPOSITORY _____

Check box for Applicant/Other. List all assets and account number(s)— Attach other sheets if necessary.

APPLICANT	OTHER	LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY <small>For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc.</small>	MARKET VALUE	PLEGDED AS COLLATERAL FOR ANOTHER LOAN	
	<input type="checkbox"/>	HOME	\$ _____	YES	NO
	<input type="checkbox"/>		\$ _____	YES	NO
	<input type="checkbox"/>		\$ _____	YES	NO

7 DEBTS

In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.

APPLICANT	OTHER	CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	IF PAST DUE <input checked="" 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"/>			\$ _____	\$ _____	\$ _____	
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED							
TOTALS				\$ _____	\$ _____	\$ _____	

8 FINANCIAL INFORMATION

These questions apply to both Applicant and Other.

IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET

DO YOU HAVE ANY OUTSTANDING JUDGMENTS? _____

HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13? _____

HAVE YOU HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS? _____

ARE YOU A PARTY IN A LAWSUIT? _____

ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN? _____

IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS? _____

ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? _____

FOR WHOM (Name of Others Obligated on Loan): _____ TO WHOM (Name of Creditor): _____

APPLICANT		OTHER	
YES	NO	YES	NO

9 SIGNATURES

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter. You also 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 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 NCUA.

X _____
 APPLICANT'S SIGNATURE DATE

X _____
 OTHER SIGNATURE DATE

10 CREDIT UNION INFORMATION

Do not write in this section— for credit union use only. Check applicable box(es).

APPROVED \$ _____ \$ _____ \$ _____ \$ _____
 DATE LIMITS SIGNATURE LINE OF CREDIT OTHER OTHER DEBT RATIO

LOAN OFFICER ADVANCE APPROVED: YES NO COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED
 CREDIT COMMITTEE OR OTHER OUTSIDE INFORMATION CONSIDERED: YES NO IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE

REFERRED TO/REASON(S) FOR REFERRAL: _____

DESCRIBE COUNTER OFFER: _____

SPECIFIC REASON(S) FOR REJECTION: _____

SIGNATURES: DATE DATE DATE DATE
 LOAN OFFICER X X X X
 CREDIT COMMITTEE X X X X

ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON (DATE) BY (INITIALS)