| JOINT loan application |
| --- |
| Applicant Information |
| **NAME:** | **DATE:** |
| **DATE OF BIRTH:** | **SSN:** | **PHONE:** |
| **DRIVER LICENSE #** | **# OF DEPENDENTS** | **AGES OF DEPENDENTS:** |
| **CURRENT ADDRESS:** |
| **CITY:** | **STATE:** | **ZIP CODE:** |
| **OWN RENT (Please circle)** | **MONTHLY PAYMENT OR RENT: $** | **HOW LONG?** |
| **FORMER ADDRESS:** |
| **CITY:** | **STATE:** | **ZIP CODE:** | **HOW LONG?** |
| **REFEFENCES** |
| **NAME OF NEAREST RELATIVE NOT LIVING WITH YOU:**  |
| **ADDRESS:** | **CITY:** | **STATE:** | **PHONE:** |
| **RELATIONSHIP:** |
| **PERSONAL REFERENCE NAME** | **ADDRESS** | **PHONE** |
|  |  |  |
|  |  |  |
|  |  |  |
| Employment AND INCOME Information |
| **CURRENT EMPLOYER:** | **UNION LOCAL:** |
| **EMPLOYER ADDRESS:** | **EMPLOYMENT DATE:** |
| **PHONE:** | **E-MAIL:** | **SUPERVISOR:** |
| **DEPARTMENT:** | **TITLE:** | **ZIP CODE:** |
| **MONTHLY GROSS INCOME $** | **MONTHLY INCOME AFTER TAXES $** | **ANNUAL INCOME $** |
| **TENURED NON-TENURED *(Circle One)*** | **NON-PROBATIONARY PROBATIONARY *(Circle One)*** |
| **NAME AND LOCATION OF FORMER EMPLOYER:** | **HOW LONG?** |
| **TYPE OF OTHER INCOME (IF ANY):** | **MONTHLY AMT $** |
| **NAME AND ADDRESS OF PAYER:** |
|

|  |
| --- |
| CO-APPLICANT Information |
| **NAME:** |
| **DATE OF BIRTH:** | **SSN:** | **PHONE:** |

 |
| **CO-APPLICANT EMPLOYMENT AND INCOME INFORMATION** |
| **CURRENT EMPLOYER:** | **TITLE:** | **HOW LONG?** |
| **ADDRESS:** | **CITY:** | **STATE:** |
| **MONTHLY GROSS INCOME: $** | **MONTHLY INCOME AFTER TAXES: $**  | **ANNUAL INCOME: $** |
| **PURPOSE FOR LOAN** |
| **AMOUNT OF LOAN FOR WHICH YOU ARE APPLYING** | **$** |
| **REASON OR PURPOSE FOR THIS LOAN:** | **FOR OFFICE USE ONLY** |
| **ASSETS AND DEPOSITS** |
| **TYPE** | **BANK** | **ACCOUNT NUMBER** | **APPROXIMATE BALANCE** |
| **CHECKING** |  |  | **$** |
| **SAVINGS** |  |  | **$** |
| **OTHER** |  |  | **$** |
| **DESCRIPTION OF CLEAR TITLE ASSETS** | **VALUE** | **PLEDGED AS COLLATERAL** |
| **CAR 1** | **$** | **YES** | **NO** |
| **CAR 2** | **$** | **YES** | **NO** |
| **PROPERTY** | **$** | **YES** | **NO** |
| **OTHER ASSETS** | **$** | **YES** | **NO** |
| CREDIT INFORMATION |
| **OBLIGATION** | **LENDER (OR OTHER) NAME AND ADDRESS** | **ACCOUNT #** | **BALANCE** | **MONTHLY PAYMENT** | **MONTHS PAST DUE** |
| **MORTGAGE OR RENT** |  | **VALUE OF HOME** |  | **$** | **$** |  |
| **2ND MORTGAGE** |  | **INTEREST RATE****%** |  | **$** | **$** |  |
| **AUTO (MAKE/YEAR)** |  |  | **$** | **$** |  |
| **CREDIT CARD** |  |  | **$** | **$** |  |
| **CREDIT CARD** |  |  | **$** | **$** |  |
| **STUDENT LOANS** |  |  | **$** | **$** |  |
| **OTHER LOANS** |  |  | **$** | **$** |  |
|  |  |  | **$** | **$** |  |
|  |  |  | **$** | **$** |  |
|  |  |  | **$** | **$** |  |
|  |  | **TOTALS** | **$** | **$** |  |
| **PLEASE ANSWER EACH OF THE FOLLOWING QUESTIONS. IF “YES” EXPLAIN IN THE BOX TO THE RIGHT OF THE DATE.** | **YES** | **NO** | **DATE** | **REASON** |
| 1. **HAVE YOU EVER FILED A PETITION FOR BANKRUPTCY?**
 |  |  |  |  |
| 1. **HAVE YOU EVER FILED A PETITION FOR CHAPTER 13 BANKRUPTCY?**
 |  |  |  |  |
| 1. **HAVE YOU EVER HAD ANY AUTO, FURNITURE OR PROPERTY REPOSSESSED?**
 |  |  |  |  |
| 1. **ARE YOU A CO-MAKER OR CO-SIGNER ON ANY LOAN?**
 |  |  |  |  |
| 1. **HAVE YOU EVER HAD CREDIT IN ANY OTHER NAME?**
 |  |  |  |  |
| 1. **HAVE YOU ANY SUITS PENDING, JUDGEMENTS FILED, ALIMONY OR SUPPORT AWARDS AGAINST YOU?**
 |  |  |  |  |
| Signatures |
| I authorize the verification of the information provided on this form as to my credit and employment. You agree that everything stated in this application is correct to the best of your knowledge. The Credit Union is authorized to investigate your credit worthiness, employment history, and obtain a credit report and to answer questions about their credit experience with you. You understand that any false or misleading statements in your application may cause any loan or extension of credit to be in default. |
| **SIGNATURE OF APPLICANT:** | **DATE:** |
| **SIGNATURE OF CO-APPLICANT:** | **DATE:** |