

**APPLICATION FOR LOAN  
TO  
PORT WASHINGTON TEACHERS 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.  
First payment due on \_\_\_\_\_  
Purpose \_\_\_\_\_  
Security, if any \_\_\_\_\_

**APPLICANT'S STATEMENT**  
*(This information will be held confidential)*

Name \_\_\_\_\_ Date of birth \_\_\_\_\_ SS # \_\_\_\_\_  
Street Address \_\_\_\_\_ Years There \_\_\_\_\_  
City, State, Zip \_\_\_\_\_ Home Phone \_\_\_\_\_  
Driver's Lic. # \_\_\_\_\_ Cell Phone \_\_\_\_\_ Business Phone \_\_\_\_\_

Complete A or B:

**A. IF EMPLOYED**

Employer \_\_\_\_\_  
Address \_\_\_\_\_  
Nature of your Work \_\_\_\_\_  
Gross Salary: \$ \_\_\_\_\_ per \_\_\_\_\_  
(attach W-2 or pay stub and copy of Tax Return)  
Years there \_\_\_\_\_  
If less than 2 years, previous employer, name address:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**B. IF IN BUSINESS**

Firm Business \_\_\_\_\_  
Address \_\_\_\_\_  
Kind of Business \_\_\_\_\_  
Salary: \$ \_\_\_\_\_ per \_\_\_\_\_  
How long in business \_\_\_\_\_  
 Corporation     Partnership     Proprietorship  
(attach Tax Return)  
If less than 5 years, previous employer, name address:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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.)

Name and Address of Banks (Checking & Savings) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Have you ever filed for bankruptcy: \_\_\_\_\_  
Any judgements, garnishes or legal proceedings against you? \_\_\_\_\_  
Explain \_\_\_\_\_

ACCT. #

NOTE #

**CURRENT OBLIGATIONS:**

Monthly Rent: \$ \_\_\_\_\_ Mortgage Payment \$ \_\_\_\_\_

Alimony, Child Support, etc.: \$ \_\_\_\_\_

Are you a co-maker/guarantor on any loan? \_\_\_\_\_ To whom? \_\_\_\_\_

**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.

Sign Here X \_\_\_\_\_ Loan Officer X \_\_\_\_\_

**THIS SPACE FOR OFFICE USE ONLY**

DEBT - RATIO = TOTAL MONTHLY EXPENSES ÷ MONTHLY GROSS INCOME

30% GOOD 31% - 40% MODERATE LESS THAN 40% LIMITED

Ratio

AAPL \_\_\_\_\_ %

1st CM \_\_\_\_\_ %

2nd CM \_\_\_\_\_ %

Treasurer's Remarks \_\_\_\_\_

\_\_\_\_\_

**DISPOSITION BY CREDIT COMMITTEE**

Loan Granted: \$ \_\_\_\_\_ Date: \_\_\_\_\_

Loan Rejected: Reason \_\_\_\_\_

Chairman \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Amount of Check: \$ \_\_\_\_\_

Payable to \_\_\_\_\_

Check # \_\_\_\_\_

Date \_\_\_\_\_

Signature of Credit Committee

STATEMENT

CO-MAKER  CO-SIGNER

(This information will be held confidential)

Name \_\_\_\_\_ Date of birth \_\_\_\_\_ SS # \_\_\_\_\_

Street Address \_\_\_\_\_ Years There \_\_\_\_\_

City, State, Zip \_\_\_\_\_ Home Phone \_\_\_\_\_

Monthly rent or Mortgage \_\_\_\_\_ Driver's Lic. # \_\_\_\_\_ Cell Phone \_\_\_\_\_

Are you related to applicant? \_\_\_\_\_ Applicant is my \_\_\_\_\_

Complete A or B:

A. IF EMPLOYED

B. IF IN BUSINESS

Employer \_\_\_\_\_

Firm Business \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

Nature of your Work \_\_\_\_\_

Kind of Business \_\_\_\_\_

Gross Salary: \$ \_\_\_\_\_ per \_\_\_\_\_

Salary: \$ \_\_\_\_\_ per \_\_\_\_\_

(attach W-2 or pay stub and copy of Tax Return)

How long in business \_\_\_\_\_

Corporation  Partnership  Proprietorship

Years there \_\_\_\_\_

(attach Tax Return)

If less than 2 years, previous employer, name address:

If less than 5 years, previous employer, name address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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