

KRATON BELPRE FEDERAL CREDIT UNION

APPLICATION FOR LOAN (Unsecured/Secured Closed End)

NOTICE: The Ohio law against discrimination requires that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Regardless of your marital status you may apply for credit in your name alone.

TYPE OF APPLICATION: Individual, relying only on my income Additional Party* TODAY'S DATE: _____
CREDIT UNION ACCOUNT NO. _____

Purpose of Loan	Amount of Loan	No. Mos.
<input type="checkbox"/> Secured Credit - Collateral: New/Used Auto - Make _____ Year _____ Cost/Value\$ _____ Shares in Account Nos. _____ \$ _____ Other Collateral: _____		

APPLICANT			<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> GUARANTOR		
Name			Name		
Account Number	Drivers License No.	Social Security No.	Account Number	Drivers License No.	Social Security No.
Birth Date	Home Phone	Business Phone	Birth Date	Home Phone	Business Phone
Present Address (Street, City, State, Zip)	Years at this address		Present Address (Street, City, State, Zip)	Years at this address	
	<input type="checkbox"/> Own <input type="checkbox"/> Rent			<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Last Previous Address (Street, City, State, Zip)	Years at this address		Last Previous Address (Street, City, State, Zip)	Years at this address	
	<input type="checkbox"/> Own <input type="checkbox"/> Rent			<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Complete for joint credit, secured credit or if you live in a community property state: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)			Complete for joint credit, secured credit or if you live in a community property state: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)		
Number of Dependents other than listed by Co-Applicant (exclude self)		Ages	Number of Dependents other than listed by Co-Applicant (exclude self)		Ages

Employment and Income Information			Employment and Income Information		
Name and Address of Employer			Name and Address of Employer		
Position	Supervisor		Position	Supervisor	
Starting Date	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Type of Business	Starting Date	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Type of Business
Military: Is duty station transfer expected During next 12 mos.? <input type="checkbox"/> Yes <input type="checkbox"/> No			Military: Is duty station transfer expected During next 12 mos.? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Employment Income <input type="checkbox"/> Gross <input type="checkbox"/> Net \$ _____ per	Other Income \$ _____ per	Source	Employment Income <input type="checkbox"/> Gross <input type="checkbox"/> Net \$ _____ per	Other Income \$ _____ per	Source
If employed in current position less than three years, complete the following:			If employed in current position less than three years, complete the following:		
Previous Employer Name & Address		Starting Date	Previous Employer Name & Address		Starting Date
		Ending Date			Ending Date
Position	Supervisor		Position	Supervisor	

THESE QUESTIONS APPLY TO BOTH APPLICANT & CO-APPLICANT				
<i>If a "YES" answer is given to a question, explain on an attached sheet</i>	Applicant		CoApplicant	
	Yes	No	Yes	No
Have you any outstanding judgements against you?				
In the last 14 years, have you filed a petition for relief under the bankruptcy code?				
Have you had property foreclosed upon or given title or deed in lieu thereof, in the last 7 years?				
Are you a party in a law suit?				
Are you other than a U.S. Citizen or Permanent Resident Alien?				
Is your income likely to be reduced in the future?				
Are you a co-signer/guarantor on any loan? If yes, answer next two questions.				
For whom (name of others obligated on loan):				
To whom (name of creditor):				

REFERENCES		REFERENCES	
Name & Address of Nearest Relative not living with you	Relationship	Name & Address of Nearest Relative not living with you	Relationship
	Home Phone		Home Phone

PLEASE CONTINUE ON REVERSE SIDE ➤

OUTSTANDING DEBTS (List everything - attach other sheets if necessary)

A=Applicant C=Co-Applicant	Creditor Name & Address	Account Number	Present Balance	Monthly Payment	Number of Months Past Due
<input type="checkbox"/> A <input type="checkbox"/> C	Rent				
<input type="checkbox"/> A <input type="checkbox"/> C	Home Mortgage Market Value \$				
<input type="checkbox"/> A <input type="checkbox"/> C	Second Mortgage				
<input type="checkbox"/> A <input type="checkbox"/> C	Real Estate Other Than Home				
<input type="checkbox"/> A <input type="checkbox"/> C	Alimony and Child Support				
<input type="checkbox"/> A <input type="checkbox"/> C	Auto Loan Make Year				
<input type="checkbox"/> A <input type="checkbox"/> C	Auto Loan Make Year				
<input type="checkbox"/> A <input type="checkbox"/> C	Credit Union				
<input type="checkbox"/> A <input type="checkbox"/> C	Banks				
<input type="checkbox"/> A <input type="checkbox"/> C	Banks				
<input type="checkbox"/> A <input type="checkbox"/> C	Banks				
<input type="checkbox"/> A <input type="checkbox"/> C	Banks				
<input type="checkbox"/> A <input type="checkbox"/> C	Credit Card				
<input type="checkbox"/> A <input type="checkbox"/> C	Credit Card				
<input type="checkbox"/> A <input type="checkbox"/> C	Credit Card				
<input type="checkbox"/> A <input type="checkbox"/> C	Credit Card				
<input type="checkbox"/> A <input type="checkbox"/> C	Other				
<input type="checkbox"/> A <input type="checkbox"/> C	Other				
<input type="checkbox"/> A <input type="checkbox"/> C	Other				
<input type="checkbox"/> A <input type="checkbox"/> C	Other				
TOTALS					

List any names under which credit has previously been received.

I (we) certify that all information contained in this application is correct to the best of my (our) knowledge and I (we) have disclosed all outstanding obligations currently owed. I (we) hereby give the Credit Union authorization to check on my (our) credit; employment history; obtain a credit report; and to answer questions about our credit experience with you. (I (we) understand that it may be a federal crime punishable by fine or imprisonment (or both) to knowingly make any false statements concerning any of the above facts as applicable under the provisions of the United States Criminal Code.

Applicant's Signature X	Date	Co-Applicant's Signature X	Date
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CREDIT COMMITTEE ACTION

Credit Committee:

- We approve the loan as submitted. Date _____
- We reject the loan as submitted.
- The following counter offer will be made to the applicant and if accepted, we approve the loan. Describe _____

Specific Reason(s) for Rejection: _____

Outside Information Considered: No Yes (Describe _____)

Signed: _____ Date: _____

Signed: _____ Date: _____

Signed: _____ Date: _____

ECOA Notice and Reason for Rejection sent or delivered on _____ Signed: _____

COMMENTS