

LOAN APPLICATION - PERSONAL AND CREDIT INFORMATION

MONTGOMERY COUNTY POSTAL FCU

16501 Shady Grove Road
Gaithersburg, MD 20898-9201

Phone (301) 519-9780 / Fax (301) 519-9843

NOTICE: Fill in the shaded portion concerning cosigner only if:

- Both you and your spouse will be signing for the loan, thus making you equally liable for payment, or
- You are relying on income, alimony, child support, or maintenance payments from a spouse or former spouse as a basis for repayment of the credit requested.

DATE		SOCIAL SECURITY NUMBER		ACCOUNT NUMBER	
USE OF TITLE IS OPTIONAL <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms		FIRST NAME		MIDDLE INITIAL	
		LAST NAME		AGE	
				BIRTHDAY	
CURRENT RESIDENCE ADDRESS		CITY		STATE	
		ZIP CODE		YEARS THERE	
				HOME TELEPHONE	
LAST PREVIOUS ADDRESS		CITY		STATE	
		ZIP CODE		YEARS THERE	
				DRIVER'S LICENSE # / STATE	
EMPLOYED BY - PROVIDE RECENT PAYSTUB		SERVICE		SUPERVISOR	
				EMPLOYED	
				YRS. MOS.	
				POSITION/GRADE/STEP	
				ANNUAL INCOME-	
				\$	
COMPLETE BUSINESS ADDRESS		CIVIL SERVICE STATUS:		TOTAL FEDERAL SERVICE:	
		<input type="checkbox"/> CAREER <input type="checkbox"/> TEMP		YRS. MOS.	
		<input type="checkbox"/> OTHER (SPECIFY)			
YOU ARE NOT REQUIRED TO DISCLOSE INCOME FROM ALIMONY, CHILD SUPPORT OR MAINTENACE PAYMENT. IF YOU CHOOSE TO DISCLOSE SUCH INCOME, IS ANY SUCH INCOME STATED IN THIS APPLICATION DERIVED FROM SUCH A SOURCE?		<input type="checkbox"/> YES <input type="checkbox"/> NO		ANNUAL INCOME	
				\$	
OTHER INCOME EXCLUDING CHILD SUPPORT, ALIMONY, OR MAINTENANCE- PROVIDE PROOF OF SOURCE				ANNUAL INCOME	
				\$	
PREVIOUS EMPLOYER		ADDRESS		TELEPHONE	
				SUPERVISOR	
				POSITION/GRADE/STEP	
				YEARS THERE	
				ANNUAL INCOME	
				\$	
Do not check box unless credit requested is secured or joint with someone else		NUMBER OF DEPENDENTS		COSIGNER'S SOCIAL SECURITY NUMBER	
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED				BIRTH DATE	
				COSIGNER'S FIRST NAME & INITIAL	
COSIGNER'S EMPLOYER		ADDRESS		TELEPHONE	
				SUPERVISOR	
				POSITION/GRADE/STEP	
				YEARS THERE	
				ANNUAL INCOME- PAYSTUB	
				\$	
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU		COMPLETE ADDRESS		RELATIONSHIP	
				TELEPHONE	
HOME		DATE PURCHASED		MARKET VALUE	
<input type="checkbox"/> RENT <input type="checkbox"/> OWN				MONTHLY UTILITIES	
				HOME FINANCED BY OR LANDLORD'S NAME	
				MONTHLY MORTGAGE OR RENT	
MAKE OF AUTO/VEHICLE		YEAR		IF FINANCED, BY WHOM	
1.				BALANCE OWING	
				MONTHLY PAYMENTS	
				\$	
MAKE OF AUTO/VEHICLE		YEAR		IF FINANCED, BY WHOME	
2.				BALANCE OWING	
				MONTHLY PAYMENTS	
				\$	
SHARE DRAFT OR CHECKING ACCOUNT		ACCOUNT NUMBER		LOCATION	
1.					
SHARE DRAFT OR CHECKING ACCOUNT		ACCOUNT NUMBER		LOCATION	
2.					
ARE YOU A COMAKER ON ANY OTHER LOANS?		IF SO, FOR WHOM?		IF SO, TO WHOM?	
<input type="checkbox"/> YES <input type="checkbox"/> NO				IF SO, HOW MUCH?	
				HAVE YOU EVER TAKEN BANKRUPTCY?	
				<input type="checkbox"/> YES <input type="checkbox"/> NO	
				HAVE YOU ANY LEGAL PROCEEDINGS AGAINST YOU?	
				<input type="checkbox"/> YES <input type="checkbox"/> NO	

STATEMENT OF TOTAL INDEBTEDNESS AND LIABILITIES (This Section Must Be Answered - Attach Additional Listing if Necessary)

CREDITOR NAME	ACCOUNT NAME	NAME IN WHICH ACCOUNT CARRIED	SECURITY	BALANCE DUE	4	MONTHLY PAYMENT
					TO BE PAID WITH THIS LOAN	
		CU #	MONTHS			
		CU #	MONTHS			
			MORTGAGE OR RENT			

I PRESENT THIS APPLICATION TRULY AND CORRECTLY STATED TO THE BEST OF MY KNOWLEDGE AND FOR THE PURPOSE OF OBTAINING CREDIT FROM THE CREDIT UNION. I HAVE NO OTHER DEBTS. I AGREE TO PROVIDE PROOF OF ALL INCOME.

APPLICANT SIGNATURE: **X**



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ACCOUNT NUMBER

88000 _ _ _ _

Application for Loan

PROOF OF INCOME REQUIRED FOR ALL APPLICANTS

I hereby apply for a loan of \$ _____ for _____ Months

Loan Balance \$ _____

Total \$ _____

I DESIRE TO REPAY THIS LOAN WITH A BI-WEEKLY PAYROLL ALLOTMENT CREDITED TO MY SHARE ACCOUNT WITH YOU. I FURTHER REQUEST THAT MY LOAN PAYMENTS BE DEDUCTED THROUGH AUTOMATIC TRANSFER FROM THAT ACCOUNT. I UNDERSTAND THAT PAYROLL DEDUCTION IS VOLUNTARY AND IS NOT A REQUIREMENT TO OBTAIN THIS LOAN.

THE PURPOSE OF THIS LOAN IS (EXPLAIN FULLY) _____

CO-MAKERS OR SECURITY OFFERED _____

The Federal Credit Act makes it a crime for anyone to knowingly make a false statement to a Federal Credit Union on an application for a loan. I hereby certify that all statements made hereon are true and complete and are submitted for the purpose of obtaining credit, and I expressly authorize any person, association, firm corporation, or personnel office requested by this Credit Union to furnish information concerning me or my affairs.

I HEREBY CERTIFY THAT ALL STATEMENTS MADE INCLUDING THOSE ON THE REVERSE SIDE HEREOF ARE TRUE AND COMPLETE AND SUBMITTED FOR THE PURPOSE OF OBTAINING CREDIT.

Auto to be titled in the name of: _____

DATE ____ / ____ / ____

APPLICANT
SIGNATURE

X

Vehicle Information

Make & Model _____

Type: 2dr 4dr Coupe Hatchback Truck

Year _____ New Used

VIN# _____

Seller _____

Salesperson _____

Telephone # _____

Insurance Co & # _____

Telephone _____ Agent _____

Verified by _____, 20 ____

FOR CREDIT UNION USE ONLY

FOR CREDIT UNION USE ONLY

Last CBI Report _____, 19 ____

Debt Ratio _____ % By _____

Name(s) _____

Liens - Collections - Judgments - R'3s - Etc.

Date	Name of Creditor	Rating	Balance	Past Due Amount
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

CREDIT COMMITTEE OR LOAN OFFICER ACTION

Information below, including appropriate signature(s), is to be filled in by either the credit committee or loan officer, depending upon who acts upon this application.

On _____, 20 ____, (I)(We) approved a loan in the amount and on the conditions requested by the above applicant, except as follows (list any changes in amount, terms, or conditions): _____

APPROVED by Credit Committee:

Approved by LOAN OFFICER

DISAPPROVED by Credit Committee:

REASON: _____

(All committee members shown as present in the minutes of the meeting at which this application was approved must sign above.)