



Latvian Cleveland Credit Union

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APPLICATION FOR LOAN

NOTICE: Married applicants may apply for individual credit.

Check the box indicating the type of credit you are applying for:

Individual credit

1. Complete applicant section if you are relying only on your own income and assets to establish credit.
2. Complete other applicant section providing information about your spouse or former spouse If you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or if you are relying on alimony, child support or separate maintenance payments to establish credit.

Joint credit

1. Complete applicant and co-applicant section providing information about you and the other party.
2. Each joint applicant must sign below.

We intend to apply for joint credit: (Applicant Signature) X _____

(Co- Applicant Signature)X _____

Name: _____

Address: _____

Social Security # _____

I hereby apply for a loan of \$_____ for a period of _____ weeks/months to be repaid bi-weekly weekly semi-monthly monthly

I prefer the first payment to fall due on _____

I desire this loan for the following purpose (explain fully):

Collateral Offered: _____

Owner(s) of Collateral: _____

Co-maker(s): _____

I am indebted to the following creditors. (List all debts such as doctor bills, real estate, automobile, repairs, furniture, installments, loans, etc.) Attach additional sheet if necessary.

To Whom Owed	Address	Original Amount	Monthly Payment	Balance

INCOME

I hereby affirm and represent that my total indebtedness and liabilities on this date as listed above do not exceed \$ _____

Number of Dependents (Exclude Self): _____

Are you liable for alimony, child support or maintenance payments?

No Yes \$ _____/month

Employer _____

Address _____

Date Employed _____ Date of Birth _____

Position _____

Weekly/Monthly Salary \$ _____ Clock or payroll # _____

Home Phone _____ Office Phone _____

Previous Employer _____ Length of Service _____

Other personal income (do not include alimony, child support or maintenance payments):

\$ _____

You need not disclose the following sources of income; but if you want the credit union to consider such income in connection with this loan application, please complete the following:

Alimony \$ _____ Person Liable _____

Child Support \$ _____ Person Liable _____

Maintenance \$ _____ Person Liable _____

Payments

Complete the following only if you have chosen to disclose alimony, child support or maintenance income:

Spouse or former spouse's name _____

Address _____

Employer _____

Address _____

Date Employed _____ Position _____

Weekly / Monthly Salary \$ _____

How long have alimony, child support or maintenance payments been made?

Are all payments up to date? Yes No

ASSETS

Auto Owned, Make _____ Year _____ VIN _____

2nd Auto Owned, Make _____ Year _____ VIN _____

Drivers License # _____

Real Estate Owned at reasonable market value \$ _____

Location _____

OTHER

Name of Landlord _____ Monthly Rent \$ _____

Parents or nearest relative (not spouse)

Name _____ Relationship _____

Address _____

List all addresses for past three years

Have you any judgments, garnishes or legal proceedings against you?

No Yes If Yes, explain _____

Have you been declared bankrupt within the past 7 years?

No Yes Year _____

Are you a co-maker on any other loans?

No Yes If so, for whom _____

List all Credit References

Bank Reference (Checking and Savings)

Additional Information

Are you relying on income from another person to repay this loan?

No Yes Name _____

CO-APPLICANT

SPOUSE

This statement should be completed after the applicant's statement is completed and should be filled out only if another person in addition to the applicant will be obligated to repay the loan.

Name of Co-maker _____ Date of Birth _____

Address _____

Relationship to applicant _____ Social Security # _____

Employer _____

Address _____

Date Employed _____ Position _____ Weekly/Monthly Salary \$ _____

Other personal income (do not include alimony, child support or maintenance payments)

\$ _____

Number of Dependents (exclude self) _____

Credit Union Name _____ Account number _____

Are you a co-maker on any other loans?

No Yes If so, describe _____

Real Estate owned at reasonable market value \$ _____

Present Total Assets \$ _____

Present Total indebtedness and liabilities \$ _____

Total monthly payments \$ _____

References _____

I hereby affirm and represent that the above accurately portrays my financial position.

NOTICE:

I hereby certify everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

I hereby authorize the Credit Union to whom this application is made, or any Credit Bureau or other investigative agency employed by such Credit Union, to investigate the references herein listed or statements or other data obtained from me or from any other source whatsoever pertaining to my credit and financial responsibility.

"The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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."

(If more than one co-maker is required, use Co-maker Form FCU CM-1)

Applicant Signature **Date**

Co-applicant Signature **Date**

FOR OFFICE USE ONLY

Account Number _____ Loan Number _____ Date _____

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 _____, _____ 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, conditions)

Approved by CREDIT COMMITTEE

Approved by LOAN OFFICER

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

If applicant is rejected – reason for rejection
