

M&C (Menlo Park) Federal Credit Union

LOAN APPLICATION

** ALL INFORMATION PROVIDED TO THE CREDIT UNION IS KEPT IN STRICT CONFIDENCE **

TO BE COMPLETED BY TREASURER			
Share Balance _____		Account Number _____	
Loan Balance _____	Approximate Monthly Pymt _____	Loan Number _____	
Loan Status _____	Used Car Private Party Value _____	Loan Fee Paid _____	

- Please Attach**
- 1) **Proof of income (copy of a recent pay stub or payroll statement)**
 - 2) **\$20 processing fee for loan applicant (additional \$15 fee if there is a co-applicant)**
 - 3) **Dealer invoice (car loans only) or note PREAPPROVAL in loan purpose section below**

Name of Applicant _____	Social Security Number _____ - _____ - _____
Address _____	Birth Date _____ / _____ / _____
City, State, Zip _____	Phone Number - home (____) _____ - _____
Employer Name _____	Date Employed _____ / _____ / _____
Address _____	Monthly Salary \$ _____
City, State, Zip _____	Phone Number - work (____) _____ - _____ x _____
Job Title _____	CU Account Number _____
E-Mail Address _____	

I hereby apply for a loan of \$_____ for a period of _____ months. I desire the loan for the following purpose (explain fully): _____

Are you relying on income from another person to repay this loan? No Yes

If yes, list name and address: Name _____ Address _____

I am indebted to the following creditors (List ALL debts such as doctor bills, real estate, automobile, repairs, furniture, installments, loans, etc.). Indicate with an "X" those obligations you will pay with the proceeds of this loan. **This list must be filled out completely.** Attach an additional sheet of paper if necessary.

Debt Owed To	Original Amount	Monthly Payment	Balance
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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

Are you liable for alimony, child support or separate maintenance payments? No Yes If yes, \$_____/month

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Complete the following only if you have chosen to disclose alimony, child support, or separate maintenance income.

Alimony \$_____/month	Child Support \$_____/month	Maintenance Payments \$_____/month	
Person Liable _____	Employer _____		
Address _____	Address _____		
City, State, Zip _____	City, State, Zip _____		
Monthly Salary \$ _____	Date Employed _____		

How long have alimony, child support or separate maintenance payments been paid? _____

Are they up to date? No Yes Complete the following only if you reside in a community property state (Arizona, California, Louisiana, New Mexico, Nevada, Texas or Washington): Married Separated Unmarried

Have you ever been though bankruptcy? ___ No ___ Yes If yes, year _____
Have you had any garnishments, legal proceedings or judgments against you? ___ No ___ Yes If yes, explain _____

Are you a co-maker/guarantor on any other loans? ___ No ___ Yes If yes, loan balance \$ _____ For whom? _____

Auto Owned (1), Make/Model _____ Year _____ Plate # _____ VIN# _____
Auto Owned (2), Make/Model _____ Year _____ Plate # _____ VIN# _____
Driver's License Number _____ State _____

Real Estate Owned at Reasonable Market Value \$ _____ Address _____
Name of Landlord _____ Monthly Rent \$ _____
List all addresses for past five years _____

Parents or Nearest Relative (not spouse) Name _____ Relationship _____
Address _____ Phone _____

List Bank Reference (Bank Name, Account Type/Number) _____

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. I have no other debts. I authorize the Credit Union to check my credit and employment history and to answer questions about its credit experience with me. I agree to pledge all of my shares, now and in the future as security for this loan, but only to the extent of my loan balance.

Signature _____ Date ____/____/____

CO-APPLICANT'S STATEMENT (Co-applicant must also provide proof of income)

Name of Co-maker _____	Social Security Number _____ - _____ - _____
Address _____	Birth Date ____/____/____
City, State, Zip _____	Phone Number (____) ____ - _____
Employer Name _____	Date Employed ____/____/____
Address _____	Monthly Salary \$ _____
City, State, Zip _____	Work Phone Number (____) ____ - _____ X
Email Address _____	

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation \$ _____ Source _____

Are you a co-maker on any other loans? ___ No ___ Yes If yes, describe _____

Real estate owned at reasonable market value \$ _____ Present total assets \$ _____

Present total indebtedness and liabilities \$ _____

Please list one reference (Name/Address/Phone) _____

I hereby affirm and represent that the above accurately portrays my financial position. The credit union is authorized to check my credit and employment history, and to answer questions about its credit experience with me.

Signature _____ Date ____/____/____

Information below, including appropriate signatures, is to be filled in by the Credit Committee. On ____/____/____,
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: _____ Reviewed by LOAN OFFICER: _____ Military Lending Act Inquiry: _____

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

If application is rejected - reason for rejection _____

ECOA Adverse Action Notice sent or delivered on _____ by _____