

DAVISON EMPLOYEES' FEDERAL CREDIT UNION

P. O. BOX 5459 • LAKE CHARLES, LA 70606

(337) 583-3575 OR (337) 583-3543

ACCOUNT NO. \_\_\_\_\_

NOTE NO. \_\_\_\_\_

SOC. SEC. NO. \_\_\_\_\_

APPLICATION FOR LOAN

FULL NAME \_\_\_\_\_

I/WE HEREBY APPLY FOR A LOAN AS FOLLOWS: (\*\*TO BE COMPLETED BY APPLICANT)

AMOUNT OF MONEY REQUESTED..... \$ \_\_\_\_\_

OLD LOAN BALANCE (IF ANY)..... \$ \_\_\_\_\_

ACCRUED FINANCE CHARGE (INTEREST DUE)..... \$ \_\_\_\_\_

DISABILITY INSURANCE..... YES \_\_\_\_\_ NO \_\_\_\_\_

TOTAL NEW LOAN..... \$ \_\_\_\_\_

TO BE REPAYED IN\*\* \_\_\_\_\_ PAYMENTS OF..... \$ \_\_\_\_\_

INCLUDING/PLUS INTEREST STARTING ON \_\_\_\_\_

PURPOSE OF LOAN\*\* \_\_\_\_\_

ADDRESS \_\_\_\_\_

DATE \_\_\_\_\_ SIGNATURE OF APPLICANT \_\_\_\_\_

MARITAL STATUS:  UNMARRIED  MARRIED  SEPARATED

FULL NAME \_\_\_\_\_ BIRTH DATE \_\_\_\_\_ NAME OF SPOUSE \_\_\_\_\_

DRIVER'S LIC. NO. \_\_\_\_\_ STREET ADDRESS \_\_\_\_\_ YEARS THERE \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

HOME PHONE \_\_\_\_\_ BUSINESS PHONE \_\_\_\_\_ PRESENT EMPLOYER \_\_\_\_\_

DATE OF HIRE \_\_\_\_\_ POSITION OR TITLE \_\_\_\_\_

EMPLOYER'S ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

DEPENDENTS (EXCLUDE SELF) \_\_\_\_\_ AGES \_\_\_\_\_

SPOUSE EMPLOYED BY \_\_\_\_\_ POSITION OR TITLE \_\_\_\_\_

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_

ADDRESS \_\_\_\_\_

\* Alimony, child support; separate maintenance or spouse's income need not be revealed if you do not wish to have it considered as a basis for repaying this loan.

SALARY ( GROSS  NET) \$ \_\_\_\_\_ PER \_\_\_\_\_

\*OTHER INCOME \_\_\_\_\_ SOURCE \_\_\_\_\_

IS ANY INCOME LISTED LIKELY TO BE REDUCED BEFORE THIS LOAN IS PAID OFF?  YES  NO

IF YES, EXPLAIN \_\_\_\_\_

SHARE DRAFT OR CHECKING ACCOUNT NO. \_\_\_\_\_ WHERE \_\_\_\_\_

SHARE OR SAVINGS ACCOUNT NO. \_\_\_\_\_ WHERE \_\_\_\_\_

(GO TO BACK OF APPLICATION)

COMAKER'S STATEMENT

I HEREBY AGREE TO SIGN AS COMAKER, THE PROMISSORY NOTE OF \_\_\_\_\_ IN

SIGNING THIS STATEMENT, I HEREBY ACKNOWLEDGE THE TOTAL PRINCIPAL AMOUNT OF THIS NOTE TO BE:

\$ \_\_\_\_\_ TO BE REPAYED IN MONTHLY INSTALLMENTS OF \$ \_\_\_\_\_.

I UNDERSTAND THAT I MAY BE CALLED UPON TO PAY ALL OR ANY PART OF THE BALANCE DUE AT ANY TIME THE PRINCIPAL FAILS TO PAY.

DATE \_\_\_\_\_ COMAKER'S SIGNATURE \_\_\_\_\_

ADDITIONAL INFORMATION

ADDRESS \_\_\_\_\_ HOME PHONE \_\_\_\_\_

OWN RESIDENCE \_\_\_\_\_ MARKET VALUE \_\_\_\_\_

RENT RESIDENCE \_\_\_\_\_ MONTHLY RENTAL \_\_\_\_\_

EMPLOYED BY \_\_\_\_\_ ADDRESS \_\_\_\_\_

DATE OF HIRE \_\_\_\_\_ POSITION \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_ SPOUSE'S NAME \_\_\_\_\_

RELATION TO APPLICANT \_\_\_\_\_

ARE YOU COMAKER ON ANOTHER NOTE OR NOTES? IF SO

GIVE PARTICULARS OF EACH:

CREDITOR \_\_\_\_\_ ADDRESS \_\_\_\_\_ MO. PAYMENT \_\_\_\_\_ AMT. OWNING \_\_\_\_\_

HOME \_\_\_\_\_

AUTO \_\_\_\_\_

OTHER \_\_\_\_\_

If present residence less than 2 years, complete next 2 lines

Previous Street Address \_\_\_\_\_ Years there \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

If employed by above less than 3 years, complete next 2 lines

Previous Employer \_\_\_\_\_ Years there \_\_\_\_\_  
Previous Employer's Address \_\_\_\_\_

**OUTSTANDING DEBTS (List Everything)**

Creditor (address and account #)	DATE LOAN	ORIG. DEBT	PRESENT BALANCE	MONTHLY PAYMENT	Past Due Yes/No
Rent					
Mortgage					
Auto loan					
Credit Union					
Credit Card					
Credit Card					
Alimony, etc.					
Other					
Other					
Attach another sheet if necessary					
<b>TOTALS</b>					

Are there any other persons obligated on any of the above loans?  No  Yes  
(Which ones and who? \_\_\_\_\_)

Are you a co-maker, co-signer or guarantor on any loan?  Yes  No  
For whom? \_\_\_\_\_ To whom? \_\_\_\_\_

Have you been declared bankrupt in the last 14 years?  No  Yes

Everything that I have stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Signature of Member \_\_\_\_\_ Date \_\_\_\_\_

**CREDIT COMMITTEE ACTION**

TOTAL MONTHLY DEBT PAYMENTS \$ \_\_\_\_\_ DEBT RATIO \_\_\_\_\_  
TOTAL MONTHLY INCOME \$ \_\_\_\_\_

Credit Committee: \_\_\_\_\_ Date \_\_\_\_\_

**BOARD OF DIRECTORS**

- We approve the loan as submitted.
- 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 \_\_\_\_\_