

# 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.

TODAY'S DATE: \_\_\_\_\_  
CREDIT UNION ACCOUNT NO. \_\_\_\_\_

TYPE OF APPLICATION:  Individual, relying only on my income     Additional Party\*

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											
If a "YES" answer is given to a question, explain on an attached sheet								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				
<b>TOTALS</b>					

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/LOAN OFFICER ACTION**

Loan Officer:

- I approve the loan as submitted.  
 Loan referred to Credit Committee Reason \_\_\_\_\_

LO Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Credit Committee:

- 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: \_\_\_\_\_

**COMMENTS**

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