

Loan Application

Please print clearly in ink or type. This application must be filled out completely before it is submitted to the credit union.



CALCENTER 2777 E. Guasti Road, Suite 6
 credit union Ontario, CA 91761
 909.476.8018

CREDIT REQUEST **Account No.** _____

Married borrowers may apply for an individual account. Check the appropriate box to indicate Individual or Joint Credit.

- Individual Credit:** Complete BORROWER section. Please provide us with information about your spouse by completing all the "Co-Borrower" sections if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), if the property used to secure the loan is located in a Community Property state, or if your spouse will use the account.
- Joint Credit:** Provide information about both of you by completing BORROWER and CO-BORROWER/SPOUSE sections.

We intend to apply for joint credit: Borrower Co-Borrower

Amount requested: \$ _____ **Loan Purpose:** _____

CREDIT INSURANCE – STATEMENT OF INTENT - Check coverages desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

- Single Credit Life Ins. Joint Credit Life Ins. Single Life & Credit Disability Ins. I do not want Credit Ins.

BORROWER INFORMATION **CO-BORROWER** **SPOUSE** (Check one)

Name (Last, First, M.I.) _____
 Driver License # _____ State _____
 Soc. Sec. # _____ Date of Birth _____
 Home Phone _____ Bus. _____
 Present Address _____
 City _____ State _____ Zip _____
 Own Rent How Long? _____ Rent \$ _____
 Previous Address _____
(if less than 2 years at current address)
 City _____ State _____ Zip _____
 Own Rent How Long? _____
 Married Unmarried (Single, Divorced, Widowed) Separated
 List ages of dependents not listed by other borrower (exclude self): _____

Name (Last, First, M.I.) _____
 Driver License # _____ State _____
 Soc. Sec. # _____ Date of Birth _____
 Home Phone _____ Bus. _____
 Present Address _____
 City _____ State _____ Zip _____
 Own Rent How Long? _____ Rent \$ _____
 Previous Address _____
(if less than 2 years at current address)
 City _____ State _____ Zip _____
 Own Rent How Long? _____
 Married Unmarried (Single, Divorced, Widowed) Separated
 List ages of dependents not listed by other borrower (exclude self): _____

EMPLOYMENT INFORMATION **CO-BORROWER**

Employer _____ From _____
 Address _____
 Phone No. _____ Ext. _____
 Your Title _____ Part-time Full-time
 Supervisor's Name _____
 Prev. Empl. _____ From _____ To _____
 Address _____

Employer _____ From _____
 Address _____
 Phone No. _____ Ext. _____
 Your Title _____ Part-time Full-time
 Supervisor's Name _____
 Prev. Empl. _____ From _____ To _____
 Address _____

INCOME INFORMATION **CO-BORROWER**

Note: Alimony, child support, or separate maintenance income need not be included if you choose not to have it considered as a basis for repaying this obligation.

Gross monthly income from employment _____ \$ _____
 Other _____ \$ _____
 _____ \$ _____
 _____ \$ _____

Gross monthly income from employment _____ \$ _____
 Other _____ \$ _____
 _____ \$ _____
 _____ \$ _____

Is any of this income to be reduced or interrupted before credit request is paid off? Yes No

If yes, explain for how long and amount involved on separate sheet.

Is any of this income to be reduced or interrupted before credit request is paid off? Yes No

If yes, explain for how long and amount involved on separate sheet.

REFERENCES List the names, addresses and phone numbers of 2 relatives not living with you, and 1 other reference who has known you for 2 years or more.

Name	Address	Phone	Relationship

ASSETS (Deposit Accounts)

Account Type	Name & Address of Financial Institution	Acct. Bal.	Acct. No.

DEBTS

Creditor Name and Address	Account No.	Balance Due	Mo. Payment
<input type="checkbox"/> Monthly Rent or <input type="checkbox"/> Mortgage			
2nd Mortgagor			

List all debts and obligations including installment accounts, debts to other financial institutions, department stores, credit cards, support payments, medical bills, etc. Attach a separate sheet, if necessary.

Creditor Name and Address	Account No.	Balance Due	Mo. Payment

SIGNATURES

Under penalty of perjury, I certify that (i) all information given on this application is true and complete and is given for the purpose of requesting a loan; and (ii) that, other than those I have stated on this application, I have no other outstanding indebtedness, either as a maker, co-maker, or guarantor. I authorize any person, association, or corporation to furnish on request of this credit union, information concerning me or my affairs.

I authorize the credit union to contact and inquire of my references and my employer(s) present, past and future; and to obtain consumer credit reports about me. I also authorize the credit union to furnish information concerning my account to credit reporting agencies. I understand that you may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report.

The credit union may retain this application, whether or not credit is granted.

Signature of Borrower _____ Date _____ Signature of Co-Borrower (including spouse applying for credit) _____ Date _____

BORROWERS PLEASE NOTE: Federal law says that whoever knowingly and willfully makes a false statement, or overvalues any land, property or security, for the purpose of influencing a credit union, in connection with a loan is subject to a fine of up to \$5,000, or imprisonment for up to two years, or both.

LOAN OFFICER'S/ CREDIT COMMITTEE'S APPROVAL: Signature: _____ Date _____