



Unsecured Loan Application

Section I: Credit Request															
<p>You are applying for credit under the terms disclosed in this Credit Agreement. Married applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.</p> <p><input type="checkbox"/> Individual Credit <input type="checkbox"/> Joint Credit</p>															
Amount:	Term:	<i>Joint Credit only:</i> Joint applicant is a: <input type="checkbox"/> Cosigner <input type="checkbox"/> Comaker													
Purpose (please provide a detailed explanation):		Joint applicant name:													
		Joint applicant email:													
Section II: Applicant Information															
Name:		Email:													
Birth Date:	SSN:	SFCU Account Number:													
Mother's Maiden Name:		Home Phone:	Business Phone:												
Local Address:															
(Street) (City) (State) (Zip)															
Permanent Address:															
(Street) (City) (State) (Zip)															
Employer 1:		Supervisor:													
Address:															
(Street) (City) (State) (Zip)															
Position:	Gross Pay:	Date Started/Starting:													
Will this job continue for the term of the loan? If not, please list the expected duration.															
Employer 2:		Supervisor:													
Address:															
(Street) (City) (State) (Zip)															
Position:	Gross Pay:	Date Started/Starting:													
Will this job continue for the term of the loan? If not, please list the expected duration.															
Summer Employer (if applicable):		Supervisor:													
Address:															
(Street) (City) (State) (Zip)															
Position:	Gross Pay:	Date Started/Starting:													
<p>Additional Income: Please list any additional income or benefits, including parental allowance, investment accounts, etc. and attach copies of verification. Alimony, separate maintenance, and child support need not be revealed unless you desire them to be considered in determining your credit worthiness.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 50%;">Source</th> <th style="width: 45%;">Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">2</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">3</td> <td></td> <td></td> </tr> </tbody> </table>					Source	Amount	1			2			3		
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1															
2															
3															

Bank Accounts: *If you want the SFCU to consider balances in your bank account(s), please provide statements for the last 2 months as verification.*

Name of Depository	Type of Account (ex. savings, checking, money market, etc.)	Current Balance

Property Owned: *Please provide copies of titles as verification.*

Type	Market Value	Pledged as Collateral for Another Loan (Yes/No)

Credit Cards: *Please provide statements for the last 2 months as verification.*

Creditor	Credit Limit	Current Balance	Date of Next Payment	Average Monthly Payment	If past due <input type="checkbox"/>

Loans

Creditor	Type (ex. student loan, unsecured loan, etc.)	Principal	Date of First/Next Payment	Monthly Payment	If past due <input type="checkbox"/>

Monthly Expenses: *Please estimate your monthly expenses. If any expense is paid by another party, you must show provide proof of this. Proof can be in the form of a notarized letter from that party.*

	Expense	If none, list the person who foots the expense
Rent/Housing		
Food		
Bursar Bill		
Phone Bill		
Auto Insurance		
Miscellaneous		

Additional Information: *Please check where applicable. If you answer yes to any question other than #7 and #8, please explain on an attached sheet.*

	Yes	No
Do you have any outstanding judgements?		
Have you ever filed for bankruptcy or had a debt adjustment plan confirmed under chapter 13?		
Have you had property foreclosed upon or repossessed in the last 7 years?		
Are you a party in a lawsuit?		
Is your income likely to decline in the next 2 years?		
Are you a comaker, cosigner, or guarantor on any loan not listed above?		
Are you a US citizen or permanent resident alien?		
Are you a member of the Army, Navy, Marine Corps, Air Force, or Coast Guard currently serving on active duty, or a member serving on Active Guard and Reserve duty; or a dependent of a person who qualifies for the aforementioned description?		

Disclosure:

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the SFCU to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the SFCU will rely on the information in this application and your credit report to make its decision. If you request, the SFCU will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by the NCUA.

Applicant's Signature: _____

Applicant's Signature

Date