



*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)**

<b>CREDITORS (address &amp; account #)</b>	<b>ORIGINAL DATE LOAN</b>	<b>ORIGINAL DEBT</b>	<b>PRESENT BALANCE</b>	<b>MONTHLY PAYMENT</b>	<b>PAST DUE YES/NO</b>
RENT					
MORTGAGE					
AUTO LOAN					
CREDIT UNION					
CREDIT CARD					
CREDIT CARD					
ALIMONY, etc.					
OTHER					
<b>TOTAL</b>					

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

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

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 authorizing to check my credit and employment history and to answer questions about your credit experience with me.*

**Signature of Applicant** \_\_\_\_\_ **Date** \_\_\_\_\_

**❖ For the U.H.D. Federal Credit Union use only:**

**CREDIT COMMITTEE/LOAN OFFICER ACTION**

**Loan Officer:**  
 \_\_\_\_\_ I approve the loan as submitted LO Signature \_\_\_\_\_ Date \_\_\_\_\_  
 \_\_\_\_\_ Loan referred to CC Reason: \_\_\_\_\_

**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: \_\_\_\_\_ Yes \_\_\_\_\_ No

Describe \_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_ ECOA notice and Reason for Rejection sent or delivered on \_\_\_\_\_ Date \_\_\_\_\_