

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)

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

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 _____