

LOAN TYPE: Personal Passbook

Loan Rate _____%

Name _____ Account Number _____ School _____
 Address _____ Soc Sec # _____ Amount of Money Requested \$ _____
 City _____ State _____ Zip _____ No. of Dependents _____ Old Loan Balance (if any) \$ _____
 Purpose of Loan _____ Total New Loan \$ _____
 Length of Loan _____ months to be paid in semi-monthly installments of \$ _____ each including interest.
 (max 80 months)
 RESIDENCE: Rent Own (If owned, Market Value \$ _____)
 Have you been declared bankrupt in the last 14 years? Yes No
 Are you the co-maker, co-signor or guarantor on any loan? Yes No
 If yes, for whom? _____ To whom? _____

Auto(s) Owned	Make	Model	Year	Current Value
Auto(s) Owned	Make	Model	Year	Current Value

Two references (Name, address and phone number)

Name	Address	Phone number
Name	Address	Phone number

Employed by _____ Supervisor _____
 Employer's Address _____ Years Employed _____
 Employer's Business Phone Number _____ Annual Salary \$ _____

Current Monthly Expenses:

I am indebted to the following creditors (list all debts such as doctor bills, loans, credit card balances, mortgages, etc.) If necessary attach additional sheets.

Creditor and Address	Original Debt	Present Balance	Monthly Payment	Past Due Yes/No
Rent	---	---		
Mortgage:				
HTF Credit Union Loan				
Auto Loan				
Credit Card				
Credit Card				
Other				

I hereby certify all statements made are true and complete and submitted for the purpose of obtaining credit. I have no other debts than those listed above. In considering this application, the loan officers may request and use a report from outside credit reporting agencies. You may also ask a reporting agency or agencies for other such reports in connection with renewal or continuation of the credit for which I am applying. If I request it, you will tell me whether or not you asked for such a report, and if you have, the name and address of the agency or agencies. I acknowledge notice of this disclosure under Article 25 of the New York State General Business Law.

Signature _____

Date _____

CO-MAKER: PLEASE COMPLETE THE REVERSE SIDE

Name _____ Home Phone # _____ Soc Sec # _____
 Address _____ HTFCU Account # _____
 City _____ State _____ Zip _____
 Employed by _____ Supervisor _____
 Employer's Address _____ Years Employed _____
 Employer's Business Phone Number _____ Annual Salary \$ _____

Have you been declared bankrupt in the last 14 years? Yes No
 Are you the co-maker, co-signor or guarantor on any loan? Yes No

If yes, for whom? _____ To whom? _____

Current Monthly Expenses:

I am indebted to the following creditors (list all debts such as doctor bills, loans, credit card balances, mortgages, etc.). If necessary attach additional sheets.

Creditor and Address	Original Debt	Present Balance	Monthly Payment	Pay Date
Rent	---	---		
Mortgage:				
HTF Credit Union Loan				
Auto Loan				
Credit Card				
Credit Card				
Other				

I am signing the note as co-maker. I agree to be jointly and severally liable with the borrower. This Credit Union does not have to notify me that this Note has not been paid, and the Credit Union can change the terms of payment and release any security without notifying or releasing me from liability on this Note.

I certify all information given aforesaid application is true and complete to the best of my knowledge, and is given for the purpose of attaining this loan. I authorize you to obtain any information relative to this application, which you may retain, from any bank and finance company, any loan company, any credit bureau, my employer or any source of information to which you may apply, each source being hereby authorized to provide you with such information and, in addition, I authorize you to furnish credit information concerning me to all sources.

Co-Maker's Signature _____

Date _____

DO NOT WRITE BELOW THIS LINE

CREDIT COMMITTEE	SIGNATURES OF CREDIT COMMITTEE	TO BE COMPLETED BY CREDIT CHAIRPERSON
We approved the within loan. Dated:		Share Balance:
We disapproved the within loan. Dated:		Loan Balance:
We propose the following counter offer:		Loan Status:
Debt /Income ratio = %		Note Number:
Outside information considered:		
Specific reason for denial:		