

Loan Application



**MARION
COMMUNITY
CREDIT UNION, INC.**

LAST TWO PAY STUBS REQUIRED WITH APPLICATION.

A 3% DOCUMENT FEE WILL BE ADDED AT CLOSING - MAXIMUM CHARGE \$120.

300 Barks Road E. Marion, OH 43302
(740) 389-9960 ext. 410 FAX (740) 389-4606

This Application may be used to apply for any of the following:		<input type="checkbox"/> Closed-End Home Equity
<input type="checkbox"/> Personal Closed-End Loan _____		<input type="checkbox"/> Open-End Home Equity
<input type="checkbox"/> Personal Open-End Loan _____		<input type="checkbox"/> Personal Line Of Credit
Security To Be : <input type="checkbox"/> Auto <input type="checkbox"/> Shares <input type="checkbox"/> Other _____		<input type="checkbox"/> Overdraft Protection
Payment Method:		
<input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Cash Pay <input type="checkbox"/> Transfer From Savings <input type="checkbox"/> Transfer From Checking		
Purpose of Loan: _____		Amount Requested \$ _____

Check the Appropriate Box

NOTICE: Married Applicants who are Credit Union members may apply for a separate account. Check the appropriate box below to indicate the type of credit for which you are applying.

- Individual Credit:** Complete Applicant Section. Complete other section as follows: (1) Information about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or your spouse will use the account. (2) Information about the party making the payments if you are relying on alimony, spousal support or separate/spousal maintenance as a basis for repayment.
- Joint Credit:** Provide information about both of you by completing Applicant and Co-Applicant sections.
- Guarantor:** Provide information about both of you by completing Applicant and Guarantor sections. The Guarantor will not receive loan proceeds but is necessary in order for the borrower to receive this loan; and will be liable upon borrower's default.

APPLICANT				SPOUSE / CO-APPLICANT / GUARANTOR			
PERSONAL INFORMATION				PERSONAL INFORMATION			
Marital Status: (Check One) If you reside in or are relying on property in a community property state or if you are applying for a secured credit or joint account. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED				Marital Status: (Check One) If you reside in or are relying on property in a community property state or if you are applying for a secured credit or joint account. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED			
Credit Union Account No.		Social Security Number		Credit Union Account No.		Social Security Number	
First Name		Middle Initial	Last Name (Jr./Sr.)	First Name		Middle Initial	Last Name (Jr./Sr.)
Current Street Address		Apt. No.	<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other Years at address	Current Street Address		Apt. No.	<input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other Years at address
City		State	Zip	City		State	Zip
Date of Birth	Home Phone No.		No. of Dependents	Date of Birth	Home Phone No.		No. of Dependents
E-mail Address			Cell Phone	E-mail Address			Cell Phone

EMPLOYMENT INCOME				EMPLOYMENT INCOME					
Present Employer			Gross Monthly Salary	Present Employer			Gross Monthly Salary		
Address		City	State	Zip	Address		City	State	Zip
Position/Type of Work		Start Date	Work Phone No.	Position/Type of Work		Start Date	Work Phone No.		
You will not need to list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.				You will not need to list income from alimony, child support, or separate maintenance unless you wish it considered for purposes of granting this credit.					
No. of years in this line of work	List any other type of income		Gross Monthly Amount	No. of years in this line of work	List any other type of income		Gross Monthly Amount		

OUTSTANDING DEBTS				OUTSTANDING DEBTS			
<input type="checkbox"/> MTG	Monthly Pmt/Rent	Balance	Market Value	<input type="checkbox"/> MTG	Monthly Pmt/Rent	Balance	Market Value
<input type="checkbox"/> RENT				<input type="checkbox"/> RENT			
Who do you pay Rent/Mtg to?			<input type="checkbox"/> Live with Parents	Who do you pay Rent/Mtg to?			<input type="checkbox"/> Live with Parents
Additional Loans On Your Home		Total Mo. Payments	Total Balance	Additional Loans On Your Home		Total Mo. Payments	Total Balance
Who do you pay Second Mortgage or other Real Estate Loans to?				Who do you pay Second Mortgage or other Real Estate Loans to?			
Have you or your Spouse/Co-Applicant ever filed for bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes - explain on separate sheet				Do you or your Spouse/Co-Applicant have credit under any other Name? <input type="checkbox"/> No <input type="checkbox"/> Yes - List Name _____			
I/We have listed all debts and pending credit applications <input type="checkbox"/> Yes <input type="checkbox"/> No - explain on a separate sheet							
Are you a U.S. Citizen? <input type="checkbox"/> No <input type="checkbox"/> Yes		Are you a co-maker on any loan? <input type="checkbox"/> No <input type="checkbox"/> Yes		Do you have past due loans? <input type="checkbox"/> No <input type="checkbox"/> Yes			

A= Applicant
 C = Spouse/Co-Applicant
 D = Debts to be paid off if loan granted

Credit Information Please list all open accounts with or without a balance. Attach separate sheet if necessary.

Please Check			Type of Loan	Lender (or other) Name, Address List all obligations and Credit Union Loans	Account Number	Balance	Monthly Payment
A	C	D					
TOTALS							

ASSETS AND DEPOSITS Attach a separate sheet if necessary.

Type	Bank (or other) Name, Address	Account Number	Approximate Balance	Type	Bank (or other) Name, Address	Account Number	Approximate Balance
Car 1: Year-Make-Model			Balance Owed	Car 1: Year-Make-Model			Balance Owed
Car 2: Year-Make-Model			Balance Owed	Car 2: Year-Make-Model			Balance Owed

PERSONAL REFERENCE		PERSONAL REFERENCE	
Nearest Relative (not living with you)	Relationship	Nearest Relative (not living with you)	Relationship
Address	Phone	Address	Phone

SIGNATURE – READ CAREFULLY BEFORE SIGNING. PER YOUR MEMBERSHIP AGREEMENT AND/OR LOAN AGREEMENTS WITH US YOU GIVE US A SECURITY INTEREST IN YOUR ACCOUNT(S) AND CERTAIN OTHER PROPERTY PLEDGED AS DESCRIBED IN SAID AGREEMENTS.

You agree and attest that your name and address shown herein is your legal name and the place of your residence, and such address is the proper address for all notice(s) required by this Application, and you further understand that any changes in this address must be submitted to us in writing to be effective. You agree that everything stated in this application, whether oral, written, or through FAX machine, is true and correct to the best of your knowledge. Each applicant, authorized user, guarantor, co-signer or other party signing below, (together herein referred to as "applicant(s)" hereby makes application for the account(s)/services/loan(s) indicated. Each applicant consents that the Credit Union may undertake to verify their eligibility for any account(s), loan(s) and service(s) now and in the future, including adjustment of credit limits. In addition, all applicants authorize us to make inquiry to determine your employment history and to obtain information concerning any accounts with other institutions and your credit history, including any credit reports. Applicants specifically consent that the Credit Union may report information concerning their account(s) services to others; and that we may provide the reasons should we determine you to be ineligible for any services to the other applicants. The Credit Union or its agent is authorized to investigate your creditworthiness, employment history, and to obtain a credit report and to answer questions about the credit history with you. You understand that any false or misleading statements in your application may cause any loan to be in default. You agree that this Application shall be the Credit Union's Property whether or not this Credit Application is approved.

NOTICE: By submitting this application by facsimile or electronically, you agree to the same terms that apply to a signed application. If there is a co-applicant on this loan, that co-applicant has authorized the submission of this application. This facsimile or electronic submission qualifies as your signature. It is understood that you will have to sign loan documents before funds can be disbursed. Indirect lending: If this application is submitted to the Credit Union by a third party such as a car dealer, you authorize us to disclose to such third party the Credit Union's loan decision including the reason(s) for its decision.

Applicant's Signature	Date	Co-Applicant's Signature	Date
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For Credit Union Use Only				
Date	<input type="checkbox"/> Approved <input type="checkbox"/> Denied (Adverse Action Notice Sent)	Approved Signature Limits	Limit of Credit	Other
		\$	\$	\$
				Debt Ratio/Score

Loan Officer Comments:

Signature	Date	Signature	Date
X		X	