

\$1,000 Credit Builder/Christmas Loan Application

Member/Applicant Name: _____ SSN: _____ DOB: _____

Co-Applicant Name: _____ SSN: _____ DOB: _____

Address: _____

Street address

City, State Zip

Time in Residence: _____ Own or Rent _____ Mortgage/Rent Amount \$ _____

Circle One

Contact Numbers Cell: (____) _____ Work: (____) _____ Home: (____) _____

Applicant Employment: _____ Position: _____

Employment Start Date: _____ Income: _____ Per _____ Other Income: _____

Co-applicant Employment: _____ Position: _____

Employment Start Date: _____ Income: _____ Per _____ Other Income: _____

<u>Debts: Creditor</u>	<u>Monthly Payment</u>	<u>Debts: Creditor</u>	<u>Monthly Payment</u>
-------------------------------	-------------------------------	-------------------------------	-------------------------------

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

You promise that everything you have stated in this application is correct to the best of your knowledge and the above information is a complete listing of what you owe. You understand that the credit union will rely on the information in this application to credit to make its decision. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application. You understand that there is a \$35 non-refundable application fee with this loan that must be paid at the time of application, that if approved this loan must be paid through payroll or ACH deduction and that an escrow deduction of at least \$20 monthly will be applied to an escrow share account for the duration of this loan. Escrow shares are held until loan maturity and serve as security for this loan.

Applicant's Signature _____	Date _____	Co-Applicant's Signature _____	Date _____
-----------------------------	------------	--------------------------------	------------

Maple FCU Office Use Only			
Application Date: _____	Existing Special? If so, balance \$ _____		
Member number: _____	Member since _____	Over 6 months? Y	N
Is member in good standing?	Y	N	If no why: _____
Length of Employment	(B) _____	(Co-B) _____	Over 2 Years? Y N
ACH/Payroll Deduction over 90 days?	Y	N	
Payroll deduction	Y	N	Company _____
ACH	Y	N	Company _____
Debt Ratio _____%	Must be 55% or lower		
Escrow account set up	Y	N	E1 Suffix 99 Release existing escrow Y N
Escrow deduction set up	Y	N	\$20 month broken down by repayment terms
Request Fee Settled	Y	N	GL 131110
Approved	Denied (circle one)	MFCU employee: _____	