

LOWELL MUNICIPAL EMPLOYEES FEDERAL CREDIT UNION

DATE: _____

NAME: _____

EMAIL: _____

Account #: _____

Amount of money requested \$ _____ for _____ Year (s)

Purpose of Loan _____

FULL NAME: _____ BIRTH DATE: _____

SOCIAL SECURITY NO: _____ DRIVERS LIC NO: _____

STREET ADDRESS: _____ CITY: _____ STATE: _____

ZIP CODE: _____ YEARS THERE: _____ HOME PHONE: _____

CELL PHONE: _____ BUS. PHONE: _____ PRESENT EMPLOYER: _____

YEARS THERE: _____ POSITION OR TITLE: _____ SUPERVISOR: _____

EMPLOYER'S ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

DEPENDENTS: (EXCLUDE SELF) _____ AGES: _____

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU: _____

ADDRESS: _____ RELATIONSHIP: _____

*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan.

GROSS SALARY: \$ _____ PER: _____ * PAID: WEEKLY/BI-WEEKLY/MONTHLY
TEACHER: SUMMER SKIP

*OTHER INCOME: _____ PER: _____ SOURCE: _____

SHARE DRAFT OR CHECKING ACCOUNT: WHERE: _____

SHARE OR SAVINGS ACCOUNT: WHERE: _____

IF PRESENT RESIDENCE IS LESS THAN 2 YEARS, COMPLETE NEXT 2 LINES

PREVIOUS ADDRESS: _____ YEARS THERE: _____

CITY: _____ STATE: _____ ZIP CODE: _____

IF EMPLOYED LESS THAN 3 YEARS COMPLETE NEXT 2 LINES

PREVIOUS EMPLOYER: _____ YEARS THERE: _____

PREVIOUS EMPLOYER'S ADDRESS: _____

OUTSTANDING DEBTS (LIST EVERYTHING)

CREDITOR	DATE LOAN	ORIG. DEBT	PRESENT BALANC	MONTHLY PAYMENTS	PAST DUE YES/NO
RENT					
MORTGAGE					
2 ND MORTGAGE					
AUTO LOAN					
CREDIT CARD					
CREDIT CARD					
CREDIT CARD					
ALIMONY, etc.					
OTHER					
OTHER					
OTHER					
TOTALS					

ARE THERE ANY OTHER PERSONS OBLIGATED ON ANY OF THE ABOVE LOANS? YES NO
 WHICH ONES AND WHO: _____
 ARE YOU A CO-MAKER, CO-SIGNER, OR GUARANTOR ON ANY LOAN? YES NO
 HAVE YOU DECLARED BANKRUPTCY IN THE LAST 7 YEARS? YES NO
 EVERYTHING I HAVE STATED IN THIS APPLICATION IS CORRECT TO THE BEST OF MY KNOWLEDGE.
 YOU ARE AUTHORIZED TO CHECK MY CREDIT AND EMPLOYMENT HISTORY.

SIGNATURE OF MEMBER _____ **DATE:** _____

CREDIT COMMITTEE/LOAN OFFICER ACTION

LOAN OFFICER:
 I APPROVE THE LOAN AS SUBMITTED:
 LOAN REFERRED TO CREDIT COMMITTEE. REASON: _____
 LOAN OFFICER SIGNATURE: _____ DATE: _____

CREDIT COMMITTEE: DATE: _____
 WE APPROVE THE LOAN AS SUBMITTED WE DENY THE LOAN AS SUBMITTED
 THE FOLLOWING COUNTEROFFER WILL BE MADE TO THE APPLICANT AND IF ACCEPTED, WE APPROVE THE LOAN.
 DESCRIBE: _____
 SPECIFIC REASON(S) FOR DENIAL: _____
 OUTSIDE INFORMATION CONSIDERED: YES NO (DESCRIBE): _____

SIGNED: _____ DATE: _____
 SIGNED: _____ DATE: _____