

St. Michaels Federal Credit Union
678 School St. Craig, CO 81625 (970) 824-2668
LOAN APPLICATION

I _____ hereby apply for a loan of \$ _____ for a period of _____ months to be repaid in _____ weekly _____ bi-weekly _____ semi-monthly _____ monthly installments of \$ _____ each plus interest. I prefer the first payment to fall due on _____.

I desire this loan for the following purpose (explain fully) _____
 Co-makers or security offered (if any) _____

I hereby certify that all statements made, including those on the reverse side, are true and complete and submitted for the purpose of obtaining credit. I have no other debts. St. Michaels FCU may obtain my credit report at my expense. **By signing below, I give St. Michaels Federal Credit Union permission to obtain my credit report.**

Date _____ Signature _____ phone _____
 Address _____ date of birth _____
 Dependents _____ Social Security # _____ Drivers License # _____ exp. _____
 U.S. Citizen? _____ Immigration # _____

Applicants Statement---I am indebted to the following creditors (list all debts such as Doctor bills, Installment loans, Real estate mortgages, etc.) Attach additional sheet if necessary.

Creditor--Address	Mo. Payment	Amount Owing
Home _____	\$ _____	\$ _____
Auto _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Employed by _____ Address _____
 Years employed _____ Position _____
 Salary per hour \$ _____ hrs. per week _____ Business Phone _____

Other pertinent information _____

Autos owned	Make	Model	Year	Value
_____	_____	_____	_____	_____

Home—owned\$ _____ Market Value _____ Monthly Rent _____
 Rent \$ _____

References:	Name & relationship	Address	Phone
1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____

Please bring the following: Drivers License, Picture Identification, Social Security Card & Immigration Card, 4 most recent paycheck stubs, any other credit references with phone #'s & utility bills. (We will make a copy). (First time applicants)--Please bring a copy of your credit report--available on-line at library.

Nearest relative not living with you—name, address and phone: _____

Co-Makers Statement

Name _____ Address _____
Social Security # _____ Drivers License # _____ exp. _____

I am indebted to the following creditors (list all debts such as Doctor bills, Installment loans, Real estate mortgages, etc.) Attach additional sheet if necessary.

Creditor	Address	mo. Payment	Amt. Owing
Home _____	_____	\$ _____	\$ _____
Auto _____	_____	\$ _____	\$ _____
Other _____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

Employed by _____ Address _____

Years employed _____ Position _____

Salary per hour _____ hrs. per week _____ per month _____ Business phone _____

Date of birth _____ # of dependents _____ home phone _____

Are you the spouse of the applicant? _____

Other pertinent information _____

Nearest relative not living with you _____

I certify that the above statements are true and complete. By signing this co-maker statement, I am responsible for this loan. **By signing below, I give St. Michael Credit Union permission to obtain my credit report.**

Date _____ Signature of co-maker _____

OFFICE USE ONLY

Retail value of collateral _____

Account # _____

Share Balance _____ Loan Balance _____

Loan Status _____ Debt to income ratio _____

On _____ 20____, We approved a loan in the amount and on the conditions requested by the applicant except as follows _____

Approved by Loan Officers _____

(All Loan officers present in the minutes of the meeting at which this application was approved must sign above)

Documents needed with Loan application

Completed Application & \$20 app fee

last 4 check stubs

blue book value of collateral—nada.com—private party in good or less condition