

Required Supporting Documentation for Consumer Loan with Hope Federal Credit Union

- ✓ Two Forms of Identification
 - ✓ Verification of residence
(Utility bill, rent payment, etc.)
 - ✓ Verification of income (two most recent pay stubs)
If self-employed, please provide the last two years tax returns.
- ✓ A non-refundable \$10.00 loan application fee is due at the time of application submission.
- ✓ For applicants who have filed bankruptcy, please provide a copy of the bankruptcy discharge papers.

Note: Bankruptcy must be discharged at least two years to qualify.

REMEMBER—Failure to complete all sections of the consumer loan application or to provide required supporting documentation will cause a delay or possible rejection of the application.





APPLICATION FOR CONSUMER LOAN
(with instructions)

Information regarding Applicant Co-Applicant/Guarantor/Endorser Date _____

Account # _____

Full name _____ Birth date _____ Social Security No. _____

Street address _____ Years there _____ Driver's Lic. No. _____

City _____ State _____ Zip _____ Home phone () _____ Alt. phone () _____

Dependents (exclude self) _____ Ages _____

If time at present residence is less than 2 years, complete the next 2 lines:

Previous street address _____ Years there _____

City _____ State _____ Zip _____

Present employer _____ Date of hire _____ Business phone () _____

Employer's address _____ City _____ State _____ Zip _____

Position or title _____ Supervisor _____

If employed in current job for less than 3 years, complete the next 3 lines:

Previous employer _____ Employer's address _____

City _____ State _____ Zip _____ Business Phone () _____

Date of hire _____ Supervisor _____

MARITAL STATUS: Complete marital status if:
 a) This loan is for joint or secured credit; b) You reside in or rely on property located in a Community Property State (AZ, CA, IA, LA, NM, NV, TX, WA, WI)
 Unmarried Married Separated

Salary Gross Net \$ _____ Per _____ Other income _____ Per _____ Source _____
(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)

Is any income likely to be reduced before this loan is paid off? No Yes

If yes explain _____ (To be completed by applicant)

We hereby apply for a loan as follows:

Amount of money requested (new) \$ _____ Loan Purpose _____

Old loan balance (if any) \$ _____

Total new loan \$ _____

To be paid in _____ payments of \$ _____ beginning _____

Method of payment: Direct deposit Payroll deduction Check/savings draft Cash
 Secured Unsecured

Collateral information (if secured):
 Share/share certificate Vehicle Real estate Motorcycle Household goods Other

Please provide details regarding the collateral _____

Do you currently have a bank account? Yes No

Share draft or checking account No. _____ Where _____

Share or savings account No. _____ Where _____

List three personal references:

Name _____	Relationship _____	Address _____
City _____ State _____	Zip _____	Telephone _____
Name _____	Relationship _____	Address _____
City _____ State _____	Zip _____	Telephone _____
Name _____	Relationship _____	Address _____
City _____ State _____	Zip _____	Telephone _____

OUTSTANDING DEBTS

(List all recurring payments. Attach another sheet if necessary)

CREDITOR (Complete address)	ACCOUNT #	LOAN DATE	ORIG. DEBT	CURRENT BALANCE	MONTHLY PAYMENT
Rent					
Auto loan					
Credit union					
Credit card					
Credit card					
Alimony, etc.					
Other					
Other					
Other					
Total					

Are any other persons obligated on any of the above loan(s)? Yes No

Which ones and who? _____

Are you a co-maker or guarantor on any loan? Yes No

For whom? _____ To whom? _____

Have you been declared bankrupt in the last 14 years? Yes No

INCLUDE REQUIRED SUPPORTING DOCUMENTATION (see back page of instructions)

Everything that I have stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history to answer any questions used to determine creditworthiness.

Signature of Member _____ Date _____

Signature of Joint Applicant _____ Date _____

CREDIT COMMITTEE/LOAN OFFICER ACTION	
Loan officer _____	Officer # _____
<input type="checkbox"/> We approve the loan as submitted	<input type="checkbox"/> We reject the loan as submitted
<input type="checkbox"/> The following counter offer will be made to the applicant and, if accepted, we approve the loan. (describe) _____	
Outside information considered <input type="checkbox"/> No <input type="checkbox"/> Yes Describe _____	
Signed _____	Date _____
Signed _____	Date _____
Signed _____	Date _____
ECOA notice and reason for rejection sent or delivered on: _____	