

**MONTHLY BILLS:**

<i>Step 1. Income Monthly Income</i>	1st Person	2nd Person
<i>Primary Net Income (take home pay)</i>		
<i>Part Time Net Income</i>		
<i>Support / Alimony (Optional)</i>		
<i>Pension / Social Security</i>		
<i>Other</i>		
<b>TOTALS</b>		

1st Person Income + 2nd Person Income = Total Monthly Income \_\_\_\_\_

<i>Step 2. Loans/ Credit Cards</i>	Balance Owed	Monthly Payment
<i>Creditors Name</i>		

Total Monthly Payments \_\_\_\_\_

<i>Step 3. Expenses</i>		
<i>Mortgage / Rent</i>		
<i>Cable / Home &amp; Cell Phone / Internet Access</i>		
<i>Child Care</i>		
<i>Child Support / Alimony (Optional)</i>		
<i>Gas &amp; Electric</i>		
<i>Insurance</i>		
<i>Miscellaneous</i>		

Total Monthly Expenses \_\_\_\_\_

<i>THE BELOW SECTION IS FOR OFFICE USE ONLY</i>		
<i>Step 4. Work It Out</i>		
<i>Total Income</i>		
<i>Minus Total Loans -</i>		
<i>Balance</i>		
<i>Minus Total Expenses -</i>		
<i>Over / Under Budget</i>		

Total Monthly Available \_\_\_\_\_

**PLEASE ANSWER:**

1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED BANKRUPTCY, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED?
3. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?

FOR WHOM: \_\_\_\_\_ NAME OF CREDITOR: \_\_\_\_\_

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received.

You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions insured by NCUA.

X \_\_\_\_\_ DATE  
 APPLICANT SIGNATURE

**FOR CREDIT UNION USE ONLY**

DATE: \_\_\_\_\_ APPROVED  DENIED  AMOUNT APPROVED FOR: \_\_\_\_\_ LOAN TYPE: \_\_\_\_\_

X \_\_\_\_\_ DATE  
 LOAN OFFICIAL SIGNATURE SECOND SIGNATURE