



**APPLICANT**

**SPOUSE**

**IF INFORMATION IS IDENTICAL TO APPLICANT WRITE "SAME"**

List all debts, obligations and credit accounts (medical bills, auto loans, repairs, charge accounts, credit cards, etc.). Show them even though the present balance may be zero. Include any disputed debts and also any loans or contracts on which you are a co-maker, co-signer or guarantor. If any account listed below is not carried in your name, then state the name under which it's carried. Use a separate sheet if necessary. **Place a "Y" for yes, an "N" for no next to each debt to show whether or not it is past due.** Omitting debts for which you are liable is grounds for denial of the loan application.

**DEBTS**

Y/N	Creditor	Account Number	Balance	Mo. Pyt.	Y/N	Creditor	Account Number	Balance	Mo. Pyt.
	This Credit Union		\$	\$		This Credit Union		\$	\$
<b>TOTAL</b>					<b>TOTAL</b>				

For whom are you co-signed on a loan?	Name of institution	For whom are you co-signed on a loan?	Name of institution
Have you had any judgment(s) filed against you?	Amount \$	Have you had any judgement(s) filed against you?	Amount \$
Have you ever claimed bankruptcy? Which court?	Year filed	Have you ever claimed bankruptcy? Which court?	Year filed
Are you obligated to make child support payments?	Amount \$	Are you obligated to make child support payments?	Amount \$

**ASSETS**

Type of Asset	Market Value	Outstanding Loan	Type of Asset	Market Value	Outstanding Loan
Savings & checking balances	\$	\$	Savings & checking balances	\$	\$
Real estate (location, date acquired)			Real estate (location, date acquired)		
Automobile (year, make, model)			Automobile (year, make, model)		
Other (describe)			Other (describe)		
Other (describe)			Other (describe)		
Other (describe)			Other (describe)		

I/we certify that this information on all pages has been supplied truthfully, accurately and voluntarily, and therefore authorize this credit union to investigate our creditworthiness, credit history and financial responsibility through any credit bureau or by any other reasonable means for consideration for the loan applied for herein, or for any other service offered by this credit union or its affiliate. The credit union may release information about its credit experience with me/us as permitted by law. If this application is for the purpose of encumbering real property, I/we agree to pay all allowable expenses incurred in processing this application whether or not the loan is approved. This application does not constitute a contract for the extension of credit. I/we understand that it may be a Federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, as applicable under the provisions of Title 18, United States Code, Section 1014.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Spouse Signature (If joint applicant) \_\_\_\_\_ Date \_\_\_\_\_

**COMPLETE THIS SECTION ONLY IF YOU ARE MARRIED AND YOU ARE APPLYING FOR CREDIT SEPARATE FROM SPOUSE**

I certify that the credit being applied for, if granted, will be incurred or obtained in the interest of the marriage or family. This statement is made in accordance with Wis. Stat. sec. 766.55(1).

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

IF THIS SECTION APPLIES, WE ARE REQUIRED BY WISCONSIN LAW TO NOTIFY YOUR SPOUSE BY MAIL IF YOUR LOAN IS GRANTED.

**DO NOT WRITE BELOW - FOR CREDIT UNION USE ONLY**

CREDITOR	DATE MADE	AMOUNT	NO. MONTHS	PAYMENT	BALANCE	DATE LAST PAID	SECURITY	HOW PAID

Original Term of Loan	A&H _____	C.L. _____	<b>DEBT RATIO</b> (including this loan)	Date Note	_____	APR _____ %	Filing Fees	\$ _____
No. Mos. Elapsed (remaining)	_____	_____	$\frac{\text{total monthly debt}}{\text{total monthly income}}$ (use gross or net)	Amount Requested	\$ _____	Amount of Note	\$ _____	
Original Premium	\$ _____	\$ _____		Present Balance	\$ _____	Prepaid Finance Charge	\$ _____	
Refund	\$ _____	\$ _____		Int. Due to Date	\$ _____	Finance Charge { Interest + pre-pd. F/C	\$ _____	
New Premium	\$ _____	\$ _____		AH } If refinance, add Net Amt. to note.	\$ _____	Amount Financed { Note - pre-pd. F/C	\$ _____	
Premium Difference	\$ _____	\$ _____	_____ %	CL } Otherwise add gross.	\$ _____	Total of Payments	\$ _____	

**LOAN OFFICER OR CREDIT COMMITTEE**

**Total Credit Approved: \$** \_\_\_\_\_ Notice to spouse required?  Yes  No Date sent \_\_\_\_\_ By (Initials) \_\_\_\_\_

DESCRIBE COUNTER OFFER (If Any): \_\_\_\_\_

SPECIFIC REASON(S) FOR DENIAL: \_\_\_\_\_

Conditions for approval, or comments	Credit committee	Date
	1. _____	_____
	2. _____	_____
Loan officer signature	Date	3. _____

ECOA notice and reason for denial sent or delivered on \_\_\_\_\_ (Date) By \_\_\_\_\_ (Initials)