C-T Waco Federal Credit Union

P. O. Box 20245
Waco, TX 76702-0245
(254) 772-2774

LOAN APPLICATION

General

Amount Requested: Application Date:
Purpose of Loan:
Collateral (Secured Loan):

By this application, the undersigned member(s) applied for loan account(s) with the above named Credit Union in accordance with the terms and conditions set forth in the Credit Plan Agreement and/or the Line of Credit Agreement of the Credit Union.

☐ Individual Credit (DO NOT complete marital status for INDIVIDUAL credit in non-community property state.)
☐ Joint Credit

OUR SIGNATURES BELOW EVIDENCE OUR ATTEMPT TO APPLY FOR JOINT CREDIT.

SIGNATURE OF APPLICANT | DATE | SIGNATURE OF JOINT | DATE

Applicant Information

APPLICANT

NAME

ACCOUNT NUMBER	S.S.N.	DRIVERS LICENSE NO.
HOME PHONE	WORK PHONE	BIRTHDATE
CURRENT ADDRESS ☐ OWN ☐ RENT ☐ BUYING		YEARS THERE
PREVIOUS ADDRESS		YEARS THERE
NO. OF DEPENDENTS	AGES	

COMPLETE MARITAL STATUS IF THIS LOAN IS FOR JOINT OR SECURED CREDIT, OR YOU RESIDE IN OR RELY ON PROPERTY LOCATED IN A COMMUNITY PROPERTY STATE: (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI)

MARITAL STATUS

REFERENCES

NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP
ADDRESS	PHONE NUMBER
PERSONAL REFERENCE	
ADDRESS	PHONE NUMBER

CO-APPLICANT ☐ Co-Applicant ☐ Guarantor

NAME

ACCOUNT NUMBER	S.S.N.	DRIVERS LICENSE NO.
HOME PHONE	WORK PHONE	BIRTHDATE
CURRENT ADDRESS ☐ OWN ☐ RENT ☐ BUYING		YEARS THERE
PREVIOUS ADDRESS		YEARS THERE
NO. OF DEPENDENTS	AGES	

COMPLETE MARITAL STATUS IF THIS LOAN IS FOR JOINT OR SECURED CREDIT, OR YOU RESIDE IN OR RELY ON PROPERTY LOCATED IN A COMMUNITY PROPERTY STATE: (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI)

MARITAL STATUS

REFERENCES

NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP
ADDRESS	PHONE NUMBER
PERSONAL REFERENCE	
ADDRESS	PHONE NUMBER

Employment

EMPLOYER NAME	YEARS THERE
ADDRESS	
TITLE/POSITION	SUPERVISOR
PREVIOUS EMPLOYER NAME	YEARS THERE
ADDRESS	

EMPLOYER NAME	YEARS THERE
ADDRESS	
TITLE/POSITION	SUPERVISOR
PREVIOUS EMPLOYER NAME	YEARS THERE
ADDRESS	

Income

EMPLOYMENT INCOME

$ Per ☐ GROSS ☐ NET

OTHER INCOME - **NOTICE: 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.**

SOURCE	AMOUNT	PER

EMPLOYMENT INCOME

$ Per ☐ GROSS ☐ NET

OTHER INCOME - **NOTICE: 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.**

SOURCE	AMOUNT	PER

ASSETS

DESCRIPTION	OWNED BY	MARKET VALUE	PLEDGED AS COLLATERAL FOR ANOTHER LOAN?

OUTSTANDING DEBT (LIST EVERYTHING)

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	NAME(S) IN WHICH ACCOUNT IS CARRIED	PRESENT BALANCE	MONTHLY PAYMENT	PAST DUE?
TOTALS					

YES	NO	APPLICANT
☐	☐	ARE YOU A CO-MAKER/ENDORSER ON ANY NOTE? FOR WHOM? _____ TO WHOM? _____
☐	☐	IS MILITARY DUTY STATION TRANSFER EXPECTED DURING THE NEXT YEAR? WHERE? _____ ENDING/SEPERATION DATE _____
☐	☐	ARE YOU A MEMBER AT ANY OTHER CREDIT UNION?
☐	☐	ARE THERE CURRENTLY ANY OUTSTANDING JUDGEMENTS AGAINST YOU?
☐	☐	ANY BANKRUPTCY FILING OR DEBT ADJUSTMENT CONFIRMED UNDER CH. 13 AGAINST YOU?
☐	☐	ANY FORECLOSURES OR LOST TITLE/DEED ON PROPERTY IN PAST 7 YEARS?
☐	☐	ARE YOU A PARTY TO ANY LAWSUIT?
☐	☐	ARE YOU OTHER THAN A US CITIZEN/PERMANENT RESIDENT ALIEN?
☐	☐	IS ANY INCOME LISTED LIKELY TO BE REDUCED WITHIN THE NEXT TWO YEARS?

YES	NO	CO-APPLICANT
☐	☐	ARE YOU A CO-MAKER/ENDORSER ON ANY NOTE? FOR WHOM? _____ TO WHOM? _____
☐	☐	IS MILITARY DUTY STATION TRANSFER EXPECTED DURING THE NEXT YEAR? WHERE? _____ ENDING/SEPERATION DATE _____
☐	☐	ARE YOU A MEMBER AT ANY OTHER CREDIT UNION?
☐	☐	ARE THERE CURRENTLY ANY OUTSTANDING JUDGEMENTS AGAINST YOU?
☐	☐	ANY BANKRUPTCY FILING OR DEBT ADJUSTMENT CONFIRMED UNDER CH. 13 AGAINST YOU?
☐	☐	ANY FORECLOSURES OR LOST TITLE/DEED ON PROPERTY IN PAST 7 YEARS?
☐	☐	ARE YOU A PARTY TO ANY LAWSUIT?
☐	☐	ARE YOU OTHER THAN A US CITIZEN/PERMANENT RESIDENT ALIEN?
☐	☐	IS ANY INCOME LISTED LIKELY TO BE REDUCED WITHIN THE NEXT TWO YEARS?

I REPRESENT THAT EVERYTHING I HAVE STATED IN THIS APPLICATION IS CORRECT AND COMPLETE TO THE BEST OF MY KNOWLEDGE. BY SIGNING BELOW, I ACKNOWLEDGE RECEIPT OF AND AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THE OPEN-END CREDIT PLAN AGREEMENT, WHICH IS INCORPORATED INTO THIS APPLICATION. YOU ARE AUTHORIZED TO CHECK MY CREDIT HISTORY, AND TO ANSWER QUESTIONS ABOUT YOUR CREDIT HISTORY WITH ME.

SIGNATURE OF APPLICANT _____ DATE _____ SIGNATURE OF OTHER PARTY (WHERE APPLICABLE) _____ DATE _____

FOR CREDIT UNION USE ONLY

Loan Officer

☐ Approved ☐ Referred to Credit Committee Reason: _____

Loan Officer Signature: _____ Date: _____

Credit Committee Date: _____

☐ Approved ☐ Rejected Specific Reason for Rejection: _____

Outside Information Considered

☐ Yes ☐ No Describe: _____

Approved Issuance of:	# of Cards	Card Program

Counter Offer: _____

Signature _____ Date _____ Signature _____ Date _____

Signature _____ Date _____ Signature _____ Date _____