

PACE RESOURCES FEDERAL CREDIT UNION

HOLIDAY LOAN SPECIAL

PLEASE NOTE * MISSING INFORMATION WILL DELAY LOAN APPROVAL * PLEASE NOTE

I, _____
 hereby apply for a loan of \$ _____

**MAKE THE SEASON
 SPARKLE!**



Unsecured Loan:
 E. Signature

Your full name _____
 Street _____ City _____
 State _____ Zip _____ Home Phone () _____
 Birth Date _____ Drivers License Number _____
 How long at present address _____ Social Security Number _____
 List all addresses for past five years _____

Employer _____
 Street _____ City _____
 State _____ Zip _____ Business Phone () _____
 Position _____ Supervisor _____
 How long with present employer _____
 List all employers for past five years: _____

Current Gross Earnings \$ _____
Weekly Bi-Weekly Monthly Semi-Monthly
 Other income to be considered for the Loan:
 Source _____ \$ _____
Weekly Bi-Weekly Monthly Semi-Monthly

Auto Owned (make & year) _____
 Second Auto _____
 Have you filed a Petition for Bankruptcy in the last 10 years?
YES NO If yes, when _____
 Have you any Judgments, Garnishments or Legal proceedings against you?
YES NO If yes, when _____
 Are you a CoMaker/CoSigner on any other loan? **YES NO**
 If YES, Where _____

OUTSTANDING DEBTS

CREDIT CHECK WILL BE USED TO VERIFY INFORMATION BELOW.

	Name of Financial Institution/Landlord/Rental Agency/Mortgage Company	Monthly Payment	Present Balance
Mortgage/Rent			
Auto Loan			
Credit Union			
Credit Card			
Credit Card			
Credit Card			
Credit Card			
Other			
Other			
TOTALS			

ATTACH ANOTHER SHEET IF NEEDED

WOULD YOU LIKE INSURANCE ON THIS LOAN?

Life Insurance YES NO
 Disability Insurance YES NO

PERSONAL REFERENCES

Nearest relative not living with you _____
 Address _____
 Phone _____
 Name & Phone _____
 Address _____

I hereby certify that all statements made are **TRUE** and **COMPLETE** and submitted for the purpose of obtaining credit. Everything I have stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history and to answer questions about your credit experience with me. **I have NO other debts.**

Signature _____

Date _____

Member Number _____

THIS SIDE FOR OFFICE USE ONLY

Member Name _____ Loan Number _____

Current Credit Union Status:

Savings _____ VISA CC Limit _____ #3 Loan Balance _____
#1 Loan Balance _____ #2 Loan Balance _____ Add on _____
Total Loan Amt. _____ Total Loan Amt. _____ Total Loan Amt. _____

Type of Loan/Collateral Value:

Secured Loan:

- A. Shares/Share Certificate
B. New Vehicle
C. Used Vehicle
D. Home Equity/LOC Limit Avail

Current Loan Request \$
Number of Installments
Term of months
Payment of \$ Rate
Weekly Bi-Weekly Monthly Semi-Monthly

Maximum Amount for Collateral \$
Maximum Term for Type of Loan

Credit Check:

Applicant Yes No
CoMaker Yes No
CoSigner Yes No

Unsecured Loan:

- E. Signature/LOC Limit Avail
E. VISA Credit Card

Source
Requested by

CREDIT SCORE
Applicant
CoMaker / CoSigner Required Yes No

Total of Member's Monthly Debts

Member's Gross Income (Before Taxes) Multiply by .4

Do Debts Exceed 40% of Income? Yes No

Is Applicant a PACE Resources Federal Credit Union Official? Yes No
If "YES" and Loan is "OVER \$10,000", Board Approval is Required.

Loan Officer:

I approve the Loan as submitted

L.O. Signature Date

Credit Committee:

Signature Date

Signature Date

COMPLETE SECTION BELOW FOR POLICY EXCEPTIONS

Loan Referred to C.C. Reason:

We approved the Loan in the Amount and on the Conditions Requested by the Applicant,
Except as Follows:

Outside Information Considered? Yes No (Describe)

ECOA Notice and Reason for Rejection sent or delivered on
Specific Reason(s) for Rejection

Signed

Date