

PLEASE ANSWER THE FOLLOWING QUESTIONS									
If a yes answer is given, explain on attached sheet.	A		C		Please check: A=Application/Co-signer C=Co-Applicant	A		C	
	Yes	No	Yes	No		Yes	No	Yes	No
1. Have you filed a petition for bankruptcy in the last 10 years?									
2. Have you ever had any auto, furniture or property repossessed?					6. Do you have any financial obligations not listed?				
3. Are you a co-maker or co-signer on any loan? For Whom _____ Amount \$ _____					7. Do you have any past due bills?				
4. Have you ever had credit in any other name? What name _____					8. Is any income you have listed likely to reduce in the next two years?				
5. Have you any suits pending, judgements filed, alimony or support awards?					9. Indicate immigration status Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Other _____ Co-Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Other _____				

OPTIONAL CREDIT INSURANCE

Credit life and/or Credit Disability Insurance are not required to obtain credit and will be included only if requested immediately below by the APPLICANT. For Closed-End loans, the total insurance premium will be calculated and disclosed to you.

Closed-End Loan Applicants – You must CHECK ONE OR MORE of the boxes below

You are interested in Credit Disability Insurance – single coverage You are interested in Credit Life Insurance – single coverage joint coverage
 You are not interested in Credit Insurance

SIGNATURES

You warrant the truth of the above information and you realize that it will be relied upon by us in deciding whether or not to grant the credit applied for. You hereby authorize us, our employees and agents to investigate and verify any information provided to us by you. If this is a joint application, you agree that such liability is joint and several. You authorize us to accept your facsimile signatures on this application and agree that your facsimile signature will have the same legal force and effect as your original signature. You assume any risk that may be associated with permitting us to accept your facsimile signature. I (We) certify that all statements made above are true, complete, and submitted for the purpose of obtaining credit. The credit union is authorized to obtain a copy of my (our) credit report(s) and employment history(ies). There is a **\$15.00** application fee to process your loan. This fee is refunded at the closing loan appointment, or if the loan is denied for any reason.

 Member

 Date

 Co-applicant

 Date

Loan Application
 53790 Generations Drive
 South Bend, IN 46635



Phone: (574)272-8581
 Fax: (574)273-2535
 email:sbpocu@sbcglobal.net

Credit Union Use Only:

Loan Officer:	Approved:	Denied:
Sent to loan committee:	Title Secured:	Income Verified By:
Member Credit Score:	Co- App Credit Score:	Date CR taken:
YM/M:	VIN#:	Blue Book Value: \$
Refinance:	Modified:	Over Limit:
C/D:	C/L:	No Ins:
Loan Amount: \$	Term:	Pymt Amt: \$
Signed:	Signed:	Signed:

Monthly Pyts: \$	Mo Wages: \$	Notes:
Mtge/Rent: \$	Debt Ratio: %	
Total: \$		

Additional Notes: