



APPLICATION FOR LOAN
 P.O. BOX 938, SEVERNA PARK, MD 21146
 (UNSECURED / SECURED CLOSE END)

410-647-0505
 Fax: 410-544-8130
 800-766-2292
 Email: Pat@CABA.BIZ

Information regarding: Applicant Additional Party Date: _____

Name _____ Account# _____

I/We hereby apply for a loan as follows: (** to be completed by applicant)

Amount of money requested \$ _____
 Old loan balance (if any) \$ _____
 Accrued finance charge (interest due) \$ _____
 Other charges \$ _____
 Total new loan \$ _____
 To be paid in ** _____ payments of \$ _____
 Including / plus interest starting on _____
 Purpose of loan ** _____

Individual Credit: (Do NOT complete marital status for INDIVIDUAL credit in non-community property state).

- Applicant's signature only
- Endorser, guarantor or surely (Co-signer) Name _____

Joint Credit – Joint Applicant or Co-signer: Please check to indicate your intent to be jointly obligated to this loan

Name _____ (Note: This box is required if you are applying for a loan jointly)

(Have this person complete a separate application)

Relationship to applicant, if any _____

Secured Credit – Collateral

Shares in Account Nos. _____ \$ _____

New/Used Auto – Make _____ Cost/Value \$ _____

Other: _____

Owner's Names _____

MARITAL STATUS: Complete marital status if this loan is for:

- a. Joint or secured credit, or
- b. You reside in or rely on property located in a Community Property State. (AZ, CA, ID, LA, NM, NV, TX, WA)
 - Unmarried Married Separated

Full Name _____ Birth Date _____ Soc. Sec. No. _____

Driver's Lic. _____ Address _____ Yrs. There _____

City _____ State _____ Zip Code _____

Home Phone _____ Business Phone _____ Present Employer _____

Years There _____ Position/Title _____ Supervisor _____

Employer's Address _____

City _____ State _____ Zip Code _____

Your Email address _____ Dependents (exclude yourself) _____ Ages _____

Name of nearest relative not living with you _____ Relationship _____

Address _____

IF PRESENT RESIDENCE LESS THAN 2 YEARS, COMPLETE NEXT LINE (include state and zip code)

Previous Street Address _____ Years There _____

IF EMPLOYED BY ABOVE LESS THAN 3 YEARS, COMPLETE NEXT LINE (include state and zip code)

Previous Employer _____ Year There _____

OUTSTANDING DEBITS (LIST EVERYTHING)

CREDITOR (ADDRESS & ACCOUNT#)	Date Loan	Orig. Debt	Present Bal.	Mo. Payment	Past Due
Rent					Yes No
Mortgage					Yes No
Auto Loan					Yes No
Credit Union					Yes No
Credit Card					Yes No
Alimony, etc.					Yes No
Credit Card					Yes No
Other					Yes No
Other					Yes No

Are there any other persons obligated on any of the above loans? Yes No
Which ones and who? _____

Are you a co-maker, co-signer or guarantor on any loan? Yes No
For Whom? _____ To Whom? _____

Have you been declared Bankrupt in the last 14 years? Yes No

* 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.

Salary (Gross Net) \$ _____ Per _____
* Other income _____ Per _____ Source _____

Is any income listed likely to be reduced before this loan is paid off? Yes No
If yes, explain _____

Share Draft or Checking Account No. _____ Where _____
Share or Savings Account No. _____ Where _____

THE FOLLOWING SECTION MUST BE COMPLETED BEFORE A LOAN MAY BE PROCESSED

The Federal Credit Union act makes it a Federal crime for anyone to knowingly make a false statement to a Federal Credit Union on an Application for a loan. I hereby certify that all statement made hereon are true and complete and are submitted for the purpose Of obtaining credit, and I expressly authorize any person, association, firm, corporation or personnel office requested by this Federal Credit Union to furnish information concerning me or my affairs.

I HEREBY CERTIFY THAT ALL STATEMENTS MADE, INCLUDING THOSE ON THE REVERSE SIDE HEREOF, ARE TRUE AND COMPLETE AND SUBMITTED FOR THE PURPOSE OF OBTAINING CREDIT.

SIGNATURE OF APPLICANT (BORROWER) DATE

SIGNATURE OF CO-MAKER DATE

Supervisor certifies that the Member has been on the payroll of _____
For one year or more, is currently working and is making the wages stated on this form.

SUPERVISOR SIGNATURE DATE

FOR OFFICE USE ONLY

Credit Committee / Loan Officer Action

Loan Officer:

- We approve the loan as submitted
 We reject the loan as submitted

LO Signature _____ Date _____

HOW TO APPLY FOR A LOAN

1. Fill out your application completely. If necessary information is omitted, your application will be returned and the loan will be held until all information is obtained.
2. Get your supervisor's signature on the back of the loan.
3. Attach a copy of your most recent pay stub to your application.
4. If you are having a co-signer on your loan, he/she will need to follow steps 1-3 also.
5. On a vehicle loan, you must attach a copy of the dealer invoice to your application.

HOW YOU LOAN OFFICER REVIEWS YOUR APPLICATION

1. Checks to see if have been employed on your current job for one year.
2. Checks to see if you have at least \$100.00 in your share account.
3. Computes your debt ratio, this must not exceed 37% (monthly gross income/monthly bills).
4. Obtains a credit report on all applications.

SERVING MEMBERS OF:

