

# HOMETOWN CREDIT UNION

P.O. Box 310      P.O. Box 230      P.O. Box 225      109 McDougall Drive #5      301 5<sup>th</sup> Ave SE  
 Kulm, ND 58456 • 647-2448    Ashley, ND 58413 • 288-3439    Hazelton, ND 58544 • 782-6841    Lincoln, ND 58504 • 751-1613    Medina, ND 58467 • 486-3232

## Consumer Loan Application

{ To assist the Credit Union in determining creditworthiness, please complete ALL blanks on this form as fully as possible. Completeness will increase our efficiency in applicant processing. }

	<b>Date</b>
<b>Name</b>	<b>Account Number</b>
<b>Address</b>	<b>Note Number</b>
<b>City/State/Zip</b>	<b>Soc. Sec. #</b>
<b>Phone</b>	<b>No. of Dependents</b>
<b>Share Balance</b>	<b>Ages</b>
<b>Loan Balance with this loan</b>	<b>Birthdate</b>

**I HEREBY APPLY FOR A LOAN AS FOLLOWS:** (to be completed by applicant)

Amount of money requested ..... \$ \_\_\_\_\_  
 Combine with old loan balance (if any) ..... \$ \_\_\_\_\_  
**TOTAL NEW LOAN** ..... \$ \_\_\_\_\_

Are you interested in having your loan protected?    \_\_\_ No    \_\_\_ Yes (please complete next line)  
 \_\_\_ Credit Life    \_\_\_ Disability    \_\_\_ Single (insured's name) \_\_\_\_\_    \_\_\_ Joint (insure both applicants)

If you answer "Yes", the Credit Union will disclose to cost to protect your loan. The credit insurance is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

**PURPOSE OF LOAN:** \_\_\_\_\_

To be repaid in \_\_\_\_\_ monthly/annual payments of \$ \_\_\_\_\_ including/plus interest  
 starting on \_\_\_\_\_ (date) and continuing \_\_\_\_\_ (payment frequency) thereafter.

### SECURITY FOR LOAN

- Individual Credit (applicant's signature only/ and/or co-signer/maker {person who will be equally liable for repayment})  
Co-signer/makers' name \_\_\_\_\_
- Secured Credit (collateral)
- Shares, Certificates in account(s) \_\_\_\_\_  
Value \$ \_\_\_\_\_
- New/Used Vehicle: Year \_\_\_\_\_ Make \_\_\_\_\_  
Model: \_\_\_\_\_ Purchase Price \$ \_\_\_\_\_  
Today's Value \$ \_\_\_\_\_ Loan Value \$ \_\_\_\_\_
- New/Used Farm Equipment Year \_\_\_\_\_ Make \_\_\_\_\_  
Model: \_\_\_\_\_ Serial Number \_\_\_\_\_  
Purchase Price \$ \_\_\_\_\_ Today's Value \$ \_\_\_\_\_
- Livestock: Kind \_\_\_\_\_ No. of Head \_\_\_\_\_
- Other: \_\_\_\_\_

### CREDIT COMMITTEE / LOAN OFFICER ACTION

- We approve the loan as submitted
- We reject the loan as submitted. Reason for rejection  
\_\_\_\_\_  
\_\_\_\_\_
- The following counter offer will be made to the applicant and if accepted, we approve the loan.  
\_\_\_\_\_  
\_\_\_\_\_

Date \_\_\_\_\_  
 Loan Officer \_\_\_\_\_  
 Signed \_\_\_\_\_  
 Signed \_\_\_\_\_  
 Signed \_\_\_\_\_  
 Signed \_\_\_\_\_

**APPLICANT CREDIT INFORMATION**

Present Employer \_\_\_\_\_ Address \_\_\_\_\_  
 Phone # \_\_\_\_\_ Position \_\_\_\_\_ Years there \_\_\_\_\_  
 Previous Employer \_\_\_\_\_ Length of Employment \_\_\_\_\_  
 Salary/Wages (gross) \$ \_\_\_\_\_ per: \_\_\_\_\_  
 Other Income/Description/\$ \_\_\_\_\_ per: \_\_\_\_\_  
 Name and Address of nearest relative not living with you \_\_\_\_\_

**CO-APPLICANT CREDIT INFORMATION**

Present Employer \_\_\_\_\_ Address \_\_\_\_\_  
 Phone # \_\_\_\_\_ Position \_\_\_\_\_ Years there \_\_\_\_\_  
 Previous Employer \_\_\_\_\_ Length of Employment \_\_\_\_\_  
 Salary/Wages (gross) \$ \_\_\_\_\_ per: \_\_\_\_\_  
 Other Income/Description/\$ \_\_\_\_\_ per: \_\_\_\_\_  
 Name and Address of nearest relative not living with you \_\_\_\_\_

**FINANCIAL STATEMENT**

- Individual (If you check this box, provide financial information only about yourself)  
 Joint, with \_\_\_\_\_ Relationship \_\_\_\_\_  
 (If you check this box, provide financial information about yourself and the other person)

**Estimate of Monthly Expenses**

**If Own Home:** Mortgage Payment \$ \_\_\_\_\_  
 Home Insurance (if not escrowed) \$ \_\_\_\_\_  
 Home RE Taxes (if not escrowed) \$ \_\_\_\_\_  
**If Rent Home:** Rental Rate \$ \_\_\_\_\_  
 Child Support \$ \_\_\_\_\_  
 Alimony \$ \_\_\_\_\_  
 Maintenance Payments \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

**OUTSTANDING DEBTS**

Creditors	Name	Secured by	Annual or Monthly Pmt.	Outstanding Bal.	Current (Y/N)
Credit Unions	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
Banks	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
Finance Co.'s (GMAC, etc.)	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
Credit Cards	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
Other Debts	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____

**TOTAL DEBTS**

I/We 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. I/We authorized Hometown Credit Union to verify any information that may be pertinent to making a credit determination on this application. I/WE HAVE NO OTHER DEBTS.

**LOAN APPLICATION FEE: \$30:00** Date \_\_\_\_\_  
 Social Security Number \_\_\_\_\_ Signature \_\_\_\_\_  
 Social Security Number \_\_\_\_\_ Signature \_\_\_\_\_