

Northeast Community Credit Union	<i>Loan Application</i>
	Date: _____ Account Number : _____

NOTICE: The information below and on the reverse will be used to evaluate your credit request.
 If this will be a joint account the co-applicant must sign where indicated. Married persons may apply for an individual account. This Account will be:

Individual
 Joint Account With Spouse
 Joint Account Other Than Spouse

* If you intend to apply for joint credit, you understand that the Credit Union may need to document any non-member as a guarantor/co-signer as explained above.

Amount Requested:	Loan Purpose:	Collateral Offered:	Term:
-------------------	---------------	---------------------	-------

Applicant Information	Spouse/ Other-Applicant Information
-----------------------	-------------------------------------

First Name		Last Name		First Name		Last Name	
Social Security Number		Drivers License No.		Social Security Number		Divers License Number	
Birth Date		Current Street Address		Birth Date		Current Street Address	
City		State		Zip		City	
State		Zip		State		Zip	
Former Address		Years		Former Address		Years	
Do you: Own Rent		Phone Number		No. of Dependents		Do you: Own Rent	
Phone Number		No. of Dependents		Phone Number		No. of Dependents	
Age of Dependents		Married Separated Unmarried (Single, Divored, Widowed)		Age of Dependents		Married Separated Unmarried (Single, Divored, Widowed)	
Name,Address, and Phone of the nearest relative not living with you				Name,Address, and Phone of the nearest relative not living with you			
Personal reference				Personal reference			

Employment (if self employed or retired, attach financial statement or income tax return)					
---	--	--	--	--	--

Current Employer		Employment date		Current Employer		Employment date	
Address				Address			
Work Phone		Position		Years There		Work Phone	
Position		Years There		Work Phone		Position	
Years There		Monthly Gross Income		Former Employer		Monthly Gross Income	
Monthly Gross Income		Former Employer		Monthly Gross Income		Former Employer	

Other Income (You need not list child support or separate maintenance payments unless you want it considered in evaluating this credit applying)			
---	--	--	--

Type of other income		Monthly Amount		Type of other income		Monthly Amount	
Name and Address of Payer				Name and Address of Payer			

Assets and Deposits							
---------------------	--	--	--	--	--	--	--

Type	Bank(or Other) Name and Address	Account Number	Approx. Bal	Type	Bank(or Other) Name and Address	Account Number	Approx. Bal
Savings				Savings			
Checking				Checking			
Other				Other			

Clear Title Assest			Clear Title Assest		
--------------------	--	--	--------------------	--	--

Car1	Value	Pledge as collateral Yes No	Car1	Value	Pledge as collateral Yes No
Car2	Value	Pledge as collateral Yes No	Car2	Value	Pledge as collateral Yes No
Property	Value	Pledge as collateral Yes No	Property	Value	Pledge as collateral Yes No
Other	Value	Pledge as collateral Yes No	Other	Value	Pledge as collateral Yes No

Please Check		Obligations	Lenders (or Other) Name and Address	Account number	Balance	Monthly Payment
		Mortgage or Rent				
		Second Mortgage				
		Auto: Make and Year				
		Other Loans				
				Total →		

Please Answer the following questions

1	Have you ever filed a petition for Bankruptcy?	Yes	No
2	Have you ever filed a petition for chapter 13 bankruptcy?	Yes	No
3	Have you ever had any auto, furniture or property repossessed?	Yes	No
4	Are you a co-maker or co-signer on any loan?	Yes	No
5	Have you had credit in any other name?	Yes	No
6	Have you any suits pending, judgments filed, alimony or support awards against you?	Yes	No

7	Are all obligations listed?	Yes	No
8	Do you have any past due bills?	Yes	No
9	Is any income you have listed likely to reduce in the next two years?	Yes	No

You agree that everything stated in the application is correct to the best of your knowledge.

The Credit Union is authorized to investigate your creditworthiness, employment history, and to obtain a credit report and answer questions about their credit experience with you.

You understand that any false or misleading statements in your application may cause any loan or extension to be in default. NOTICE: You agree that your name and address shown herein is your legal name and the place of your residence, and such address is the proper address for all notice(s) required by this agreement, and you further understand that any changes in this address must be submitted to the Credit Union in writing to be effective. The USA Patriot Act requires that we obtain, verify, and record information that identifies each person who opens an account.

Applicant Signature			Other-Applicant Signature				
Do not write below- Credit Union Use Only							
Date	Approved Limits	Signature	Line of Credit	Other	Debit Ratio		
Loan Officer			Credit Committee or Other				
AdVance Approved	Yes	No	Referred to:	Advance Approved	Yes	No	Referred to:
Counter offer will be made if accepted, Advance Approval			Counter offer will be made if accepted, Advance Approval				
Loan Officer Signature:			Date:				

