

ODJFS Federal Credit Union

4020 E. Fifth Ave. • Columbus • OH • 43219 • Phone: (614) 466-3416 • Fax: (614) 728-5999

Loan Application

FOR OFFICE USE ONLY:

Name _____	Acct # _____
Loan # _____	Joined _____
SDP: \$ _____	Clubs \$ _____
Avail Bal \$ _____	Date _____
Loan Proceeds \$ _____	Repeat Cust -1/4
Refinanced Amount \$ _____	Checking Acct -1/4
Total New Loan \$ _____	A+CR/<30% -1/4
Interest Rate: _____ %	10% Down -1/4
	Risk +1

Section 1 - Loan Information: Tell us about your loan request.

Type of Application:

Individual - Applicant is solely responsible Joint/Co-Signer - Both applicants are equally responsible

Purpose of Loan: _____ Please list the actual purpose for which the loan proceeds will be used.

Requested Amount: \$ _____ Desired Term: _____ mos/yrs **OR** Desired Payment: \$ _____

Requested Loan Type & Collateral:

Signature/Unsecured Furniture: description _____

Auto: make _____ model _____ year _____ Computer: description _____

Share Secured Second Mortgage

Other: description _____

Section 2 - Applicant Information: Tell us about yourself.

Applicant Information:

Name _____

SSN _____ Acct # _____

Birth Date _____ Dependents' Ages _____

Street Address _____

City _____ ST _____ Zip _____

Years There _____ Own Rent Other

Home Phone _____ Work Phone _____

Previous Address _____

City _____ ST _____ Zip _____

Current Employer _____

Employer Address _____

Position _____ Years There _____

Salary \$ _____ per _____ Gross Net

Previous Employer _____

Position _____ Years There _____

Other Income \$ _____ per _____ Source _____

Note: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a source of income for the purpose of this loan application.

Nearest relative not living with you:

Name _____

Phone _____ Relationship _____

Address _____

City _____ ST _____ Zip _____

Co-Applicant Information:

Name _____

SSN _____ Acct # _____

Birth Date _____ Dependents' Ages _____

Street Address _____

City _____ ST _____ Zip _____

Years There _____ Own Rent Other

Home Phone _____ Work Phone _____

Previous Address _____

City _____ ST _____ Zip _____

Current Employer _____

Employer Address _____

Position _____ Years There _____

Salary \$ _____ per _____ Gross Net

Previous Employer _____

Position _____ Years There _____

Other Income \$ _____ per _____ Source _____

Note: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a source of income for the purpose of this loan application.

Nearest relative not living with you:

Name _____

Phone _____ Relationship _____

Address _____

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Section 3 – Assets Owned and Debts Owed: List deposit accounts, credit cards, rent/mortgage, etc. Use a separate sheet if necessary.

Account Type	Bank/Creditor Name	Date Opened	Current Balance*	Payment	Past Due?
Checking			\$	N/A	N/A
Savings			\$	N/A	N/A
Rent/Mortgage			\$	\$	
Car Loan			\$	\$	
Credit Card			\$	\$	
Credit Card			\$	\$	
Other Loan			\$	\$	
Other Loan			\$	\$	
Other Loan			\$	\$	
Other Loan			\$	\$	
Other Loan			\$	\$	
Other Loan			\$	\$	

* Place an "X" next to the balances you wish to pay off with this loan.

Have you declared bankruptcy in the last 10 years? Yes No

Do you wish to accept disability insurance on this loan? Yes No

By signing below, I acknowledge that the information I've provided on this application is correct to the best of my knowledge. I hereby authorize ODJFS Federal Credit Union to verify both my credit and my employment history, and I authorize the creditors listed in Section 3 to release information regarding my accounts to ODJFS Federal Credit Union. I further authorize ODJFS Federal Credit Union to provide information to credit reporting agencies and other creditors regarding my credit experience with ODJFS Federal Credit Union.

Applicant's Signature _____

Date _____

Co-Applicant's Signature _____

Date _____

Loan Officer/Credit Committee Action

Loan Officer:

_____ I approve this loan as submitted.

_____ I am referring this loan to the Credit Committee for the following reason(s) _____

Loan Officer's Signature _____

Date _____

Credit Committee:

_____ We approve this loan as submitted.

_____ We recommend the following counter-offer, and if accepted by the applicant, the loan is approved: _____

_____ We reject this loan as submitted for the following reasons: _____

Outside Information Considered: Yes No Describe _____

C.C. Member's Signature _____

Date _____

C.C. Member's Signature _____

Date _____

C.C. Member's Signature _____

Date _____