



Borrower			BORROWER INFORMATION +			Co-Borrower					
+ All borrowers and co-borrowers on an APCI FCU loan are required to be a member of the Credit Union. Please note, a joint owner of a Credit Union account is not considered to be a member.											
If the Applicant is married, he or she may apply for individual credit.			<input type="checkbox"/> Co-Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor								
Name (include Jr. or Sr. if applicable)			Name (include Jr. or Sr. if applicable)								
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)	Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)						
Email Address:			Email Address:								
Contact Information:			Contact Information:								
For Marital Status, check one of the boxes below if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.											
<input type="checkbox"/> Married <input type="checkbox"/> Separated		<input type="checkbox"/> Unmarried (incl. single, divorced, widowed)		Dependents (not listed by Co-Applicant)		<input type="checkbox"/> Married <input type="checkbox"/> Separated		<input type="checkbox"/> Unmarried (incl. single, divorced, widowed)			
				No.      Age(s):				No.      Age(s):			
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Perm Resident Alien <input type="checkbox"/> Non-Resident Alien			Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Perm Resident Alien <input type="checkbox"/> Non-Resident Alien								
Present Address (street, city, state, ZIP)			since			Present Address (street, city, state, ZIP)			since		
If residing at present address for less than three (3) years, complete the following:											
Former Address (street, city, state, ZIP)			from      to			Former Address (street, city, state, ZIP)			from      to		

**NOTICE: 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 obligation.**

I/We hereby apply for the loan or credit described in this application. I/We certify that I/We made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/ We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that Purpose. Lender may disclosure to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X \_\_\_\_\_  
Co-Borrower / Co-Signer / Guarantor Date

# ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

B = Borrower C = Co-Borrower		ASSETS					
B	C	Retirement Plans, Mutual Funds, Stocks, etc.	Name			Approximate Balance	
<input type="checkbox"/>	<input type="checkbox"/>					\$	
<input type="checkbox"/>	<input type="checkbox"/>					\$	
<input type="checkbox"/>	<input type="checkbox"/>					\$	
<input type="checkbox"/>	<input type="checkbox"/>					\$	
Property Address (enter P for primary, S for 2 <sup>nd</sup> home, or R for rental)			Prop. Type	Present Market Value	Amount of Mortgages	Gross Rental Inc.	Mortgage Payments
				\$	\$	\$	\$
				\$	\$	\$	\$
				\$	\$	\$	\$

Car 1 - Yr - Make - Model	Please Check One:
	<input type="checkbox"/> Own <input type="checkbox"/> Leased <input type="checkbox"/> Balance Owed \$ _____
Car 2 - Yr - Make - Model	
	<input type="checkbox"/> Own <input type="checkbox"/> Leased <input type="checkbox"/> Balance Owed \$ _____
Car 3 - Yr - Make - Model	
	<input type="checkbox"/> Own <input type="checkbox"/> Leased <input type="checkbox"/> Balance Owed \$ _____

LIABILITIES					
**		Name:	Interest Rate	Balance	Payment
<input type="checkbox"/>	Mortgage		%	\$	\$
<input type="checkbox"/>	Rent		N/A	N/A	\$
<input type="checkbox"/>	Home Equity		%	\$	\$
<input type="checkbox"/>	Auto Loan		%	\$	\$
<input type="checkbox"/>	Auto Loan		%	\$	\$
<input type="checkbox"/>	Credit Card		%	\$	\$
<input type="checkbox"/>	Credit Card		%	\$	\$
<input type="checkbox"/>	Alimony/Child Supt		N/A	N/A	\$
<input type="checkbox"/>	401k Loan		%	\$	\$
<input type="checkbox"/>			%	\$	\$
<input type="checkbox"/>			%	\$	\$
<input type="checkbox"/>			%	\$	\$

\*\*Please check the box for any obligations to be satisfied at closing with loan proceeds.

Please answer the following questions. If a yes answer is given, explain on an additional sheet.

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are you a Co-maker, Co-Signer or Guarantor on any loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Do you currently have any outstanding judgments?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you ever been declared bankrupt or filed a petition for chapter 7 or 13?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Are you obligated to pay alimony, child support or separate maintenance? If Yes, please be sure to list the amount in the Debt section shown above.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

By checking this box, this acknowledges that a photocopy of a current, unexpired driver's license or state photo ID has been provided for the borrower and co-borrower (if applicable). If neither of these forms of ID is available, a passport copy is acceptable.