## **Consumer Loan Application**



PO Box 98979 Lakewood, WA 98496 Tel. (253) 584-0079 • 1-800-244-0874 Fax (253) 581-5035

www.americanlake.org

TYPE OF ACCOUNT REQUESTED											
YOU AND YOURS MEANS APPLICANT & CO-APPLICANT. Please check the appropriate box.											
Individual. Complete "Applicant "Section if you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.  Complete all Sections if you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, providing information in the Co-Applicant Section about the person on whose alimony, support, or maintenance payments or income of assets you are relying. If you reside in a community property state or income is derived from a community property state, all Sections of the application should be completed.											
The application should be completed.  Doint. Complete all Sections if you are applying for a joint account or an account that you and another person will use.											
☐ Consumer Loan Amount Requested: \$ ☐ Personal Line of Credit Amount Requested: \$  Borrower Intent/Use of Funds: ☐ Personal Line of Credit Amount Requested: \$											
APPLICANT INFORMATION											
Applicant's Name	-			Member N	Member Number						
Social Security #	Date of Birth	Drive	er's License Numb	er	State						
Physical Address: Street, City, State, And Zip					Time At This Address						
Mailing Address if Different Than Physical Address					Number In Household						
Phone Numbers Home #	Work #		Cell #		Email Address:						
Please Indicate Marital Status If You Reside In a Community Property State: AZ, CA, ID, LA, NM, NV, TX, WA, WI  Married  Separated  Unmarried											
Borrower's Present Employer	If Self-Employed or Returns. Gross Monthly Incor		missioned, Please	Submit Full	Copies of Last Two Hired Date :	Years Income Tax					
Employer Address											
Additional Income											
Source: Income from alimony, child support, or	or separate maintenance paym		Monthly Amount \$ sed not be revealed if y	ou do not wish	us to consider it.						
CO-APPLICANT INFORMATION											
Co-Applicant's Name				Membei	Member Number						
Social Security Number	Date Of Birth	Drive	er's License Numb	er	State						
Physical Address: Street, City, State, And Zip					Time At This Address						
Mailing Address If Different Than Physical Address					Number in Household						
PHONE Numbers Home # Work #			Cell #		Email Address:						
Please Indicate Marital Status If You Reside In a Community Property State: AZ, CA, ID, LA, NM, NV, TX, WA, WI  Married Separated Unmarried											
Co-Borrower's If Self-Employed or Commissioned, Please Submit Full Copies of Last Two Years Income											
Present Employer		Hired Date :									
Gross Monthly Income \$ Hired Date : Employer Address											
Additional Income											
Source: Monthly Amount \$ Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish us to consider it.											
PERSONAL REFERENCE	S										
Name	Address			Phone		Relationship					
Name	Address			Phone		Relationship					

Housing: Landlord/Mortgage Co. Property Taxes Included? Yes   Monthly Payment   Balance Owing   2º*Mortgage and/or Taxes   Monthly Payment   Balance Owing   3º*Monthly Payment   Balance Owing   5   Creditor   Monthly Payment   Balance Owing   5   Secretary   Monthly Payment   Balance Owing   5	<b>LIABILITIES</b> If Insufficient Space, Attach Additional Sheet Describing Additional Assets and Debts.  Loan Decision May Be Adversely Affected If All Debt Information is Not Listed.											
S Salance Owing S S S SAla	Housing: Landlord/Mortgage Co. Pro	perty Taxe	Monthly Payment \$									
S   S   S   Creditor   Balance Owing   S   S   S   S   Creditor   Balance Owing   S   S   S   S   S   S   S   S   S	2 <sup>nd</sup> Mortgage and/or Taxes		Monthly Payment Balance Owi		e Owing							
S	Creditor		Monthly Payment \$	Balance Owing								
Second Company   Seco	Creditor				Monthly Payment \$	Balance Owing \$						
Second Company   Seco	Creditor		Monthly Payment \$	Balance Owing \$								
Some content of the part of	Creditor		Monthly Payment \$	Balance Owing \$								
S	Creditor		Monthly Payment \$	Balance Owing \$								
In The Past 10 Yrs. Have You Filed a Bankruptcy   Applicant   Co-Applicant   Is Your Income Likely To Reduce Over The Life Of This   Applicant   Co-Applicant   Loan Plan (YNI)?   Co-Applicant   Loan Plan (YNI)?   Co-Applicant   Loan Plan (YNI)?   Co-Applicant   Loan Plan (YNI)?   Co-Applicant   Co-Applicant   Loan Plan (YNI)?   Co-Applicant   Co-Application   Co-Applicant   Co-Applicant   Co-Applicant   Co-Application   Co-Applicant   Co	Creditor		Monthly Payment \$	Balance Owing \$								
Petition? If Yes, Submit Bankruptcy Schedule	Creditor		Monthly Payment \$									
Petition? If Yes, Submit Bankruptcy Schedule					·	т						
Have You An Deed In Lieu Thereof In The Last 7 Years? (Y(N)?)	Petition? If Yes, Submit Bankruptcy Schedule	Applicant	Co-Applicant		ikely To Reduce Over The Life Of This	Applicant	Co-Applicant					
Have You Any Outstanding Judgments   (Y/N)?	Have You Had Property Foreclosed Upon or Given Title or Deed In Lieu Thereof In The Last											
Are You Other Than A U.S. Citizen or Permanent				For (Name Of Oth	ners Obligated On Loan) Whom	Balance	Monthly Pmt.					
* If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question, Explain On An Attached Sheet  * If A Yes Answer Is Given To A Question on this Application or otherwise verify the information on this Application or otherwise veri	Are You A Party In A Lawsuit (Y/N)?			To (Name Of Cree	ditor) Whom	\$	\$					
* If A Yes Answer Is Given To A Question, Explain On An Attached Sheet *  CONSUMER LOAN APPLICATION SIGNATURES  By signing below, you certify that the information on this Application is complete, true, and submitted for the purpose of obtaining credit and you agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Application; (b) that the Credit Union can use credit reportines or otherwise verify the information from others about its credit experience with you and receive information from others about your credit history and performance; and (c) that you will give the Credit Union your new address if you move and that all notices and statements from the Credit Union may be sent to the address(es) shown on this Application or an address correction received from the U.S. Postal Service for any applicant or authorized user.  Signature by two persons below indicates intent to apply for joint credit.  BORROWER  DATE  **VOLUNTARY DEBT PROTECTION**  DEBT PROTECTION IS OPTIONAL AND VOLUNTARY AND NOT A CONDITION FOR OBTAINING A LOAN OR LINE OF CREDIT.  Are you interested in having debt protection for your loan?   YES   NO  If you answer YES, American Lake Credit Union will disclose the cost of this voluntary debt protection to you. A separate election that discloses the terms and conditions must be signed for debt protection to be effective.  **FOR CREDIT UNION USE ONLY**  Credit Score  Employment Verified   Yes   No   Net Income \$   Debt Ratio				To (Name Of Cre	ditor) Whom	\$	\$					
By signing below, you certify that the information on this Application is complete, true, and submitted for the purpose of obtaining credit and you agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Application; (b) that the Credit Union can tell others about its credit experience with you and receive information from others about your credit history and performance; and (c) that you will give the Credit Union your new address if you move and that all notices and statements from the Credit Union may be sent to the address(es) shown on this Application or an address correction received from the U.S. Postal Service for any applicant or authorized user.  Signature by two persons below indicates intent to apply for joint credit.  BORROWER  DATE  VOLUNTARY DEBT PROTECTION  DEBT PROTECTION IS OPTIONAL AND VOLUNTARY AND NOT A CONDITION FOR OBTAINING A LOAN OR LINE OF CREDIT.  Are you interested in having debt protection for your loan? YES NO  If you answer YES, American Lake Credit Union will disclose the cost of this voluntary debt protection to you. A separate election that discloses the terms and conditions must be signed for debt protection to be effective.  FOR CREDIT UNION USE ONLY  Credit Score  Employment Verified Yes No Net Income \$ Debt Ratio Account/Loan Denied												
credit and you agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Application; (b) that the Credit Union can tell others about its credit experience with you and receive information from others about your credit history and performance; and (c) that you will give the Credit Union your new address if you move and that all notices and statements from the Credit Union may be sent to the address(es) shown on this Application or an address correction received from the U.S. Postal Service for any applicant or authorized user.  Signature by two persons below indicates intent to apply for joint credit.  BORROWER  DATE  WOLUNTARY DEBT PROTECTION  DEBT PROTECTION IS OPTIONAL AND VOLUNTARY AND NOT A CONDITION FOR OBTAINING A LOAN OR LINE OF CREDIT.  Are you interested in having debt protection for your loan? Solve S	CONSUMER LOAN APPLICATION SIGNATURES											
BORROWER  DATE  VOLUNTARY DEBT PROTECTION  DEBT PROTECTION IS OPTIONAL AND VOLUNTARY AND NOT A CONDITION FOR OBTAINING A LOAN OR LINE OF CREDIT.  Are you interested in having debt protection for your loan? YES NO  If you answer YES, American Lake Credit Union will disclose the cost of this voluntary debt protection to you. A separate election that discloses the terms and conditions must be signed for debt protection to be effective.  FOR CREDIT UNION USE ONLY  Credit Score  Employment Verified Yes No Total Monthly Income \$ Income Verified Yes No Net Income \$ Line of Credit Limit Approved \$ Loan Amount Approved \$ Account/Loan Denied	credit and you agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Application; (b) that the Credit Union can tell others about its credit experience with you and receive information from others about your credit history and performance; and (c) that you will give the Credit Union your new address if you move and that all notices and statements from the Credit Union may be sent to the address(es) shown on this Application or an address correction received from the U.S. Postal Service for any applicant or authorized user.											
BORROWER  VOLUNTARY DEBT PROTECTION  DEBT PROTECTION IS OPTIONAL AND VOLUNTARY AND NOT A CONDITION FOR OBTAINING A LOAN OR LINE OF CREDIT.  Are you interested in having debt protection for your loan?	Signature by two persons below indicates intent to apply for joint credit.											
VOLUNTARY DEBT PROTECTION  DEBT PROTECTION IS OPTIONAL AND VOLUNTARY AND NOT A CONDITION FOR OBTAINING A LOAN OR LINE OF CREDIT.  Are you interested in having debt protection for your loan?	BORROWER DATE											
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Are you interested in having debt protection for your loan?												
If you answer YES, American Lake Credit Union will disclose the cost of this voluntary debt protection to you. A separate election that discloses the terms and conditions must be signed for debt protection to be effective.  FOR CREDIT UNION USE ONLY  Credit Score  Employment Verified Yes No Total Monthly Income \$ Income Verified Yes No Net Income \$ Debt Ratio/  Line of Credit Limit Approved \$ Debt Ratio/												
FOR CREDIT UNION USE ONLY  Credit Score  Employment Verified Yes No Net Income \$ Income Verified Yes No Net Income \$ Line of Credit Limit Approved \$ Loan Amount Approved \$ Account/Loan Denied	Are you interested in having debt protection for your loan?   YES   NO											
Credit Score  Employment Verified												
Employment Verified												
Income Verified ☐Yes ☐No  Net Income \$ Debt Ratio/ ☐ Line of Credit Limit Approved \$ ☐ Loan Amount Approved \$ ☐ Account/Loan Denied												
☐ Line of Credit Limit Approved \$ ☐ Loan Amount Approved \$ ☐ Account/Loan Denied				e \$								
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