



# New Covenant Dominion Federal Credit Union

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www.newcovenantcreditunion.org

## PERSONAL LOAN APPLICATION

**IMPORTANT: Read these directions before completing this application.**

- Check**  If you are applying for an individual loan 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 only Sections A, D, E, F and G.
- Appropriate**  If you are applying for a loan with another person, complete all Sections.

### SECTION A—INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): \_\_\_\_\_ Birthdate: \_\_\_/\_\_\_/\_\_\_  
 Social Security Number: \_\_\_\_\_ Driver's License Number/State: \_\_\_\_\_  
 Present Street Address: \_\_\_\_\_ Years There: \_\_\_  Own  Rent  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Home Phone: \_\_\_\_\_  
 Previous Street Address: \_\_\_\_\_ Years There: \_\_\_  Own  Rent  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Cell Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

Present Employer: \_\_\_\_\_ Start Date: \_\_\_\_\_  
 Employer's Address: \_\_\_\_\_  
 Previous Employer: \_\_\_\_\_ Start Date: \_\_\_\_\_  
 Previous Employer's Address: \_\_\_\_\_  
 If Self-Employed, Describe Type of Business: \_\_\_\_\_  
 Position or Title: \_\_\_\_\_ Name of Supervisor: \_\_\_\_\_ Hours Worked Weekly: \_\_\_\_\_  
 Present Net Salary or Commission: \$ \_\_\_\_\_ per \_\_\_\_\_ No. of Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

**Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it counted for repayment purposes.**

Other net income: \$ \_\_\_\_\_ per \_\_\_\_\_ Source(s) of other income: \_\_\_\_\_  
 Is any income in this section likely to be reduced in the next two years?  Yes (if so, explain on a separate sheet)  No  
 Have you ever received a loan from us? \_\_\_\_\_ When: \_\_\_\_\_ Amount of Loan: \_\_\_\_\_ Repaid in Full? \_\_\_\_\_  
 Name of Nearest Relative not Living with You: \_\_\_\_\_ Telephone: \_\_\_\_\_  
 Relationship to You: \_\_\_\_\_ Address: \_\_\_\_\_

### SECTION B—INFORMATION REGARDING CO-APPLICANT OR GUARANTOR

Full Name (Last, First, Middle): \_\_\_\_\_ Birthdate: \_\_\_/\_\_\_/\_\_\_  
 Social Security Number: \_\_\_\_\_ Driver's License Number/State: \_\_\_\_\_  
 Present Street Address: \_\_\_\_\_ Years There: \_\_\_  Own  Rent  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Home Phone: \_\_\_\_\_  
 Cell Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

Present Employer: \_\_\_\_\_ Start Date: \_\_\_\_\_  
 Employer's Address: \_\_\_\_\_  
 Previous Employer: \_\_\_\_\_ Start Date: \_\_\_\_\_  
 Previous Employer's Address: \_\_\_\_\_  
 If Self-Employed, Describe Type of Business: \_\_\_\_\_  
 Position or Title: \_\_\_\_\_ Name of Supervisor: \_\_\_\_\_ Hours Worked Weekly: \_\_\_\_\_  
 Present Net Salary or Commission: \$ \_\_\_\_\_ per \_\_\_\_\_ No. of Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

**Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it counted for repayment purposes.**

Other net income: \$ \_\_\_\_\_ per \_\_\_\_\_ Source(s) of other income: \_\_\_\_\_  
 Is any income in this section likely to be reduced in the next two years?  Yes (if so, explain on a separate sheet)  No  
 Have you ever received a loan from us? \_\_\_\_\_ When: \_\_\_\_\_ Amount of Loan: \_\_\_\_\_ Repaid in Full? \_\_\_\_\_  
 Name of Nearest Relative not Living with You: \_\_\_\_\_ Telephone: \_\_\_\_\_  
 Relationship to You: \_\_\_\_\_ Address: \_\_\_\_\_

### SECTION C—MARITAL STATUS (Do not complete if this is an individual application for credit.)

- Applicant  married  separated  unmarried (including single, divorced, and widowed)  
 Co-Applicant  married  separated  unmarried (including single, divorced, and widowed)

**SECTION D—LOAN INFORMATION**

Loan Amount: \_\_\_\_\_ Length of Loan Term: \_\_\_\_\_ Purpose of Loan: \_\_\_\_\_ Repayment:  Payroll Deduction  Automatic Payment  
 Military Allotment  Cash  
 Collateral Offered: \_\_\_\_\_ *\*On a separate sheet, describe collateral and any co-owners (Including spouses).*

**SECTION E—ASSETS AND DEBTS (Use additional sheets if necessary.)**

Assets Owned	Location of Property of Financial Institution	Market Value	Pledged as Collateral for Other Debt?	Owned By	
				Applicant	Co-Applicant
Real Estate - Type: - Year Acquired:		\$			
Automobile - Make: - Model: - Year:		\$			
Savings Account		\$			
Checking Account		\$			
Other (Describe)		\$			
<b>Total Assets</b>		\$			

Debts Owed	Creditor Name	Interest Rate	Present Balance	Monthly Payments	Owed By	
					Applicant	Co-Applicant
<input type="checkbox"/> Rent <input type="checkbox"/> Mortgage			\$	\$		
2 <sup>nd</sup> Mortgage						
Automobile						
Credit Card						
Student Loan						
Other (Describe)						
<b>Total Debt</b>			\$	\$		

**SECTION F—OTHER INFORMATION ABOUT APPLICANT(S) (Use additional sheets if necessary.)**

	Applicant		Co-Applicant/Guarantor	
	Yes	No	Yes	No
1. Are you a co-maker, co-signer, or guarantor on any loan or contract not listed above? If yes, To Whom: _____ For Whom: _____				
2. Are there any unsatisfied judgments against you? If yes, Amount: _____ Owed to whom: _____				
3. Have you been declared bankrupt in the last 14 years? If yes, Year: _____ In what state: _____				
4. Have you had property foreclosed or repossessed in the last 7 years? If yes, Year: _____ In what state: _____				

**SECTION G—CERTIFICATION**

I certify that all the information I have provided is complete and accurate to the best of my knowledge. I will notify the Credit Union in writing of any changes immediately. I understand that the Credit Union will retain this application whether or not it is approved. I authorize the Credit Union to obtain credit reports in connection with this application and any update, renewal, or extension of credit received; to verify my employment; and to answer questions about its credit experience with me. **I understand that the loan application fee is non-refundable and that the Credit Union does not guarantee approval of my loan application.**

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant's/Guarantor's Signature \_\_\_\_\_ Date \_\_\_\_\_

FOR CREDIT UNION USE ONLY							
Date	<input type="checkbox"/> APPROVED	Approved Limits:	Signature	Line of Credit	Other	Other	Debt Ratio/Score
	<input type="checkbox"/> DENIED (Adverse Action Notice Sent)		\$	\$	\$	\$	Before After
Loan Officer Comments:							
Signature _____				X _____			
Date _____				Date _____			