



# Loan Application Checklist

**WE WILL NOT BEGIN PROCESSING YOUR LOAN UNTIL  
WE HAVE ALL OF THE NECESSARY DOCUMENTS**

**For ALL Types of Loans: ALL sections must be COMPLETELY filled in!**

**PAY CLOSE ATTENTION TO THE FOLLOWING:**

- Amount Requested
- Desired Length of the Loan
- Repayment Option (Check boxes that apply)
- Check appropriate box for Proceeds of the Loan
- Be sure to include a **PERSONAL** email address
- Details of Employment
- List Name and **Full Address** of Nearest Relative Not Living with You
- Enter Assets/Debts and Rent/Mortgage Payments on Page 2 of Loan Application Form
- SIGNATURE of all parties on the loan
- Proof of Income (Two current pay stubs, W2 or Current Year Tax Returns)
- Proof of Income is also required for Co-Signer

## **New or Used Vehicle Purchased from a Dealer**

- Copy of the Bill of Sale from the Dealer
- List any extra options on the vehicle (Used Vehicle: **List the Mileage**)
- Fax Bill of Sale to the Credit Union at (708) 229-1841

## **Used Vehicle Loan: Purchased from a Private Party**

- List the Make, Model, Trim Level and VIN Number & any extra options on the vehicle (i.e. sunroof)
- Include the name of the Seller who the check will be payable to
- Copy of the Bill of Sale
- List the **MILEAGE** on the vehicle
- Copy of the Title

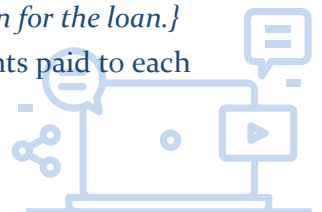
## **Refinancing Your Vehicle Loan**

- List the Make, Model, Trim Level and VIN Number & any extra options on the vehicle (i.e. sunroof)
- Include the Name, Phone Number and Account Number of your **CURRENT** lender so that we can verify the payoff amount
- List the **MILEAGE** on the vehicle

## **Unsecured Signature Loan { For example: Debt Consolation, Home Repairs, etc. }**

- Check the box for the **SPECIFIC REASON** for the loan {if "Other", fill in the reason for the loan.}
- For **Debt Consolidation Loans** - List the name(s) of the Creditor(s) AND amounts paid to each {i.e. credit card company}. All loan checks will be payable to the Creditor(s).

QUESTIONS? Call us at (708) 229-0322





**EVERGREEN PARK SCHOOLS FEDERAL CREDIT UNION**  
 9901 S KEDZIE AVENUE, EVERGREEN PARK, IL 60805  
 PHONE: 708-229-0322 FAX: 708-229-1841 EMAIL: myepsfcu@gmail.com  
**LOAN APPLICATION**

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

TYPE OF LOAN REQUESTED		FOR CREDIT UNION USE	
IMPORTANT: Check the appropriate boxes below and complete the applicable sections. <input type="checkbox"/> SECURED - VEHICLE <input type="checkbox"/> INDIVIDUAL CREDIT – relying solely on my income or assets <input type="checkbox"/> UNSECURED                      JOINT CREDIT – we intend to apply for joint credit		ACCOUNT NO. APPROVED <input type="checkbox"/>	LOAN NO. DECLINED <input type="checkbox"/>
		DATE	Authorized signature
AMOUNT REQUESTED \$	REPAYMENT OPTION - choose one: 1) ACH      5th of the Month      20th of the Month _____	PROCEEDS OF LOAN TO BE USED FOR: <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Education <input type="checkbox"/> Medical <input type="checkbox"/> Home Repairs <input type="checkbox"/> Vacation <input type="checkbox"/> Other - DESCRIBE: _____	
FOR HOW LONG	2) PAYROLL      D124      D231      AERO _____	Vehicle loan <input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Refinance <input type="checkbox"/> Private Party <input type="checkbox"/> Trade in  Make, Model, Year  VIN #: _____	
	3) OTHER - (Describe) _____		

APPLICANT INFORMATION					
NAME (Last)		First		Middle	
BIRTHDATE	PHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	EMAIL	AGES OF DEPENDENTS
ADDRESS (Street, City, State & Zip)			COUNTY	Do you own or rent	HOW LONG
Complete if less than 3 years at present address PREVIOUS ADDRESS (Street, City, State & Zip)			COUNTY	Do you own or rent	HOW LONG
EMPLOYER (company name and address)		EMPLOYER DIVISION/BRANCH			HOW LONG
BUSINESS PHONE	EXT.	POSITION OR TITLE	HOW OFTEN PAID	GROSS INCOME PER PAY PERIOD \$	
Complete if less than 2 years at current job PREVIOUS EMPLOYER (company name and address)					HOW LONG
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	HOW LONG	
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. Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
SOURCES OF OTHER INCOME					AMOUNT PER MONTH \$
Is any income listed in this Section likely to be reduced before the credit request is paid off? No      Yes (Explain)			Have you previously received credit from us? No      Yes – When?		

JOINT APPLICANT INFORMATION					
Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.					
NAME (Last)		First		Middle	
BIRTHDATE	PHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	EMAIL	AGES OF DEPENDENTS
ADDRESS (Street, City, State & Zip)			COUNTY	Do you own or rent	HOW LONG
EMPLOYER (company name and address)		EMPLOYER DIVISION/BRANCH			HOW LONG
BUSINESS PHONE	EXT.	POSITION OR TITLE	HOW OFTEN PAID	GROSS INCOME PER PAY PERIOD \$	
Complete if less than 2 years at current job PREVIOUS EMPLOYER (company name and address)					HOW LONG
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. Alimony, child support, separate maintenance received under:    Court Order    Written Agreement    Oral Understanding					
SOURCES OF OTHER INCOME					AMOUNT PER MONTH \$
Is any income listed in this Section likely to be reduced before the credit request is paid off? No      Yes (Explain)			Have you previously received credit from us? No      Yes – When?		

MARITAL STATUS			
Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.			
APPLICANT	Married	Separated	Unmarried (including single, divorced, and widowed)
OTHER PARTY	Married	Separated	Unmarried (including single, divorced, and widowed)

**ASSET INFORMATION**

Check box for applicant or other.

ASSETS OWNED (use separate sheet if necessary)	APPLICANT		NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
		OTHER			
DESCRIPTION OF ASSETS					
SHARE DRAFT OR ACCOUNT NUMBER(S) (where)					
SHARE OR SAVINGS ACCOUNT NUMBER(S) (where)					
REAL ESTATE (location, date acquired)					
AUTOMOBILES (make, model, year)					
OTHER (list)					
<b>TOTAL ASSETS</b>					

**OUTSTANDING DEBTS**

(include mortgages, rent, auto loans, charge accounts, installment contracts, and other obligations)

CREDITOR (use separate sheet if necessary)	APPLICANT		ACCOUNT NUMBER	NAME IN WHICH THE LOAN WAS MADE	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
		OTHER					
LANDLORD OR MORTGAGE HOLDER CURRENT % RATE:			Rent/Mortgage		Omit if rent	Omit if rent	
SECOND MORTGAGE/HOME EQUITY CURRENT % RATE:							
AUTOMOBILE LENDER (describe) Vehicle							
CREDIT CARDS							
<b>TOTAL DEBTS</b>							

**COMPLETE THE FOLLOWING INFORMATION ABOUT BOTH THE APPLICANT AND JOINT APPLICANT OR OTHER PERSON (IF APPLICABLE):**

Are you obligated to make Alimony, Support or Maintenance Payments?  No  Yes

If yes, to (name & address) Amt. per month \$

Are you co-maker, endorser, or guarantor on any loan or contract?  No  Yes

If yes, for whom? to whom?

Are there any unsatisfied judgements against you?  No  Yes

If yes, to whom owed? Amount \$

Have you been declared bankrupt in the last 10 years?  No  Yes

If yes, where?

**Signatures** – I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant's signature Date

Other Signature (where applicable) Date