



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 and Add Description
- Be sure to include a **PERSONAL** email address
- Details of Employment
- List Name and **Full Address including** zip code 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 (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

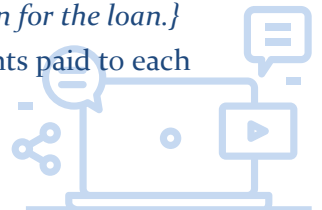
Refinancing Your Vehicle Loan

- 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. _____	LOAN NO. _____
		APPROVED <input type="checkbox"/>	DECLINED <input type="checkbox"/>
		DATE _____	Authorized signature _____
AMOUNT REQUESTED \$ _____	REPAYMENT OPTION - choose ONLY one: 1) ACH Monthly Semi-Monthly OR _____ 2) PAYROLL D124 D231 AERO OR _____ 3) OTHER - (Describe) _____	PROCEEDS OF UNSECURED LOAN TO BE USED FOR: <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Other - DESCRIBE: _____ _____ _____	VEHICLE LOAN: <input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Refinance <input type="checkbox"/> Private Party Make, Model, Year _____ VIN #: _____

APPLICANT INFORMATION					
NAME (Last) _____		First _____		Middle _____	
BIRTHDATE _____	PHONE NO. _____	DRIVER'S LICENSE NO. _____	SOCIAL SECURITY NO. _____	EMAIL - PERSONAL _____	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 _____	
Relationship to Applicant _____		BIRTHDATE _____		PHONE NO. _____	
DRIVER'S LICENSE NO. _____		SOCIAL SECURITY NO. _____		EMAIL - PERSONAL _____	
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)					
TOTAL ASSETS					

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			Rent/Mortgage		Omit if rent	Omit if rent	
CURRENT % RATE:							
SECOND MORTGAGE/HOME EQUITY							
CURRENT % RATE:							
AUTOMOBILE LENDER (describe) Vehicle							
CREDIT CARDS							
TOTAL DEBTS							

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 _____