

# Consumer Loan Application



**TYPE OF ACCOUNT REQUESTED** *Please check the appropriate box. Throughout the application, "you" and "your" means applicant and co-applicant.*

**Individual.** Complete Applicant Information 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 Information 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.

**Joint.** Complete **all sections** if you are applying for a joint account or an account that you and another person will use.

<input type="checkbox"/> Consumer Loan	Amount Requested: \$	<input type="checkbox"/> Personal Line of Credit	Amount Requested: \$
<input type="checkbox"/> Home Equity Line of Credit	Amount Requested: \$	<input type="checkbox"/> Credit Card	Amount Requested: \$

**APPLICANT INFORMATION**

Applicant's Name			Member #
Social Security #	Date of Birth	Driver's License #	State
Physical Address:			Time at This Address (MO/YR) months
Mailing Address (if different than physical address)			Number in Household
Phone Numbers Home #	Work #	Cell #	Email Address
Marital Status (complete only if you reside in a community property state: AZ, CA, ID, LA, NM, NV, TX, WA, WI)			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried			
Borrower's Present Employer	If self-employed or commissioned, please submit full copies of last two years income tax returns.		
	Gross Monthly Income \$	Hired Date	
Employer Address			
Additional Income Source			Monthly Amount \$
<b>Income from alimony, child support or separate maintenance payments need not be revealed if you do not wish us to consider it.</b>			

**CO-APPLICANT INFORMATION**

Co-Applicant's Name			Member #
Social Security #	Date of Birth	Driver's License #	State
Physical Address:			Time at This Address (MO/YR) months
Mailing Address (if different than physical address)			Number in Household
PHONE Numbers Home #	Work #	Cell #	Email Address
Marital Status (complete only if you reside in a community property state: AZ, CA, ID, LA, NM, NV, TX, WA, WI)			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried			
Co-Borrower's Present Employer	If self-employed or commissioned, please submit full copies of last two years income tax returns.		
	Gross Monthly Income \$	Hired Date	
Employer Address			
Additional Income Source			Monthly Amount \$
<b>Income from alimony, child support or separate maintenance payments need not be revealed if you do not wish us to consider it.</b>			

**PERSONAL REFERENCES**

Name	Address	Phone	Relationship
Name	Address	Phone	Relationship

18020 80<sup>th</sup> Ave S  
Kent, WA 98032

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**LIABILITIES** *If insufficient space, attach sheet describing additional assets and debts. Loan decision may be adversely affected if all debt information is not listed.*

Creditor	Monthly Payment \$	Balance Owning \$
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**If a "yes" answer is given to any question below, explain on an attached sheet.**

In the past 10 years have you filed a bankruptcy petition? If yes, submit bankruptcy schedule and disclosure. (Y/N)	Applicant <input type="checkbox"/>	Co-Applicant <input type="checkbox"/>	Is your income likely to reduce over the life of this loan plan? (Y/N)	Applicant <input type="checkbox"/>	Co-Applicant <input type="checkbox"/>
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? (Y/N)	<input type="checkbox"/>	<input type="checkbox"/>	Are you a co-maker, co-signer, or guarantor on any loan not listed above? (Y/N)	<input type="checkbox"/>	<input type="checkbox"/>
Have you any outstanding judgments? (Y/N)	<input type="checkbox"/>	<input type="checkbox"/>	For (name of others obligated on loan) whom?	Balance	Monthly Pmt.
Are you a party in a lawsuit? (Y/N)	<input type="checkbox"/>	<input type="checkbox"/>			
Are you other than a U.S. citizen or permanent resident alien? (Y/N)	<input type="checkbox"/>	<input type="checkbox"/>			

**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 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.

**Visa Credit Card Agreement.** If you have selected a credit card above, by signing below you agree to the Visa Credit Card Agreement and Disclosures provided to you on or with the card. **You grant the credit union a security interest in all of your shares and deposit accounts to secure your credit card obligations.**

Signature by two persons below indicates intent to apply for joint credit.

\_\_\_\_\_  
BORROWER DATE

\_\_\_\_\_  
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, Cascade Federal 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**

<input type="checkbox"/> Line of Credit Limit Approved \$ _____	Credit Score _____	Employment Verified <input type="checkbox"/> Yes <input type="checkbox"/> No	Reviewed by _____
<input type="checkbox"/> Loan Amount Approved \$ _____	Debt Ratio _____ / _____	Income Verified <input type="checkbox"/> Yes <input type="checkbox"/> No	X _____
<input type="checkbox"/> Account/Loan Denied	Net Income \$ _____	Total Monthly Income \$ _____	Date: _____

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