

PLEASE NOTE * MISSING INFORMATION WILL DELAY LOAN APPROVAL * PLEASE NOTE

PACE RESOURCES FEDERAL CREDIT UNION
HOLIDAY LOAN SPECIAL

I, _____
hereby apply for a loan of \$ _____

Tis the
Season
to be Jolly!



Unsecured Loan:
☐ E. Signature

Your full name _____
Street _____ City _____
State _____ Zip _____ Home Phone () _____
Birth Date _____ Drivers License Number _____
How long at present address _____ Social Security Number _____
List all addresses for past five years _____

Employer _____
Street _____ City _____
State _____ Zip _____ Business Phone () _____
Position _____ Supervisor _____
How long with present employer _____
List all employers for past five years: _____

Current Gross Earnings \$ _____
☐ Weekly ☐ Bi-Weekly ☐ Monthly ☐ Semi-Monthly
Other income to be considered for the Loan:
Source _____ \$ _____
☐ Weekly ☐ Bi-Weekly ☐ Monthly ☐ Semi-Monthly
Auto Owned (make & year) _____
Second Auto _____

Have you filed a Petition for Bankruptcy in the last 10 years?
☐ YES ☐ NO If yes, when _____
Have you any Judgments, Garnishments or Legal proceedings against you?
☐ YES ☐ NO If yes, when _____
Are you a CoMaker/CoSigner on any other loan? ☐ YES ☐ NO
If YES, Where _____

OUTSTANDING DEBTS

CREDIT CHECK WILL BE USED TO VERIFY INFORMATION BELOW.

	Name of Financial Institution/Landlord/Rental Agency/Mortgage Company	Monthly Payment	Present Balance
Mortgage/Rent			
Auto Loan			
Credit Union			
Credit Card			
Credit Card			
Credit Card			
Credit Card			
Other			
Other			
TOTALS			

ATTACH ANOTHER SHEET IF NEEDED

WOULD YOU LIKE INSURANCE ON THIS LOAN?

Life Insurance ☐ YES ☐ NO

Disability Insurance ☐ YES ☐ NO

PERSONAL REFERENCES

Nearest relative not living with you _____
Address _____
Phone _____
Name & Phone _____
Address _____

I hereby certify that all statements made are **TRUE** and **COMPLETE** and submitted for the purpose of obtaining credit. Everything I have stated in this application is correct to the best of my knowledge. You are authorized to check my credit and employment history and to answer questions about your credit experience with me. **I have NO other debts.**

Signature _____

Date _____

Member Number _____

THIS SIDE FOR OFFICE USE ONLY

Member Name _____ Loan Number _____

Current Credit Union Status:

Savings _____ VISA CC Limit _____
#1 Loan Balance _____ #2 Loan Balance _____ #3 Loan Balance _____
Add on _____ Add on _____ Add on _____
Total Loan Amt. _____ Total Loan Amt. _____ Total Loan Amt. _____

Type of Loan/Collateral Value:

Secured Loan:

- ☐ A. Shares/Share Certificate _____
☐ B. New Vehicle
Year _____ Make _____ Model _____
Book Value _____
☐ C. Used Vehicle
Year _____ Make _____ Model _____
Book Value _____
☐ D. Home Equity/LOC Limit _____ Avail _____
Appraised Value _____
Date of Appraisal _____
Equity Available _____

Unsecured Loan:

- ☐ E. Signature/LOC Limit _____ Avail _____
☐ E. VISA Credit Card _____

Current Loan Request \$ _____
Number of Installments _____
Term of _____ months
Payment of \$ _____ Rate _____
☐ Weekly ☐ Bi-Weekly ☐ Monthly ☐ Semi-Monthly

Maximum Amount for Collateral \$ _____
Maximum Term for Type of Loan _____

Credit Check:

Applicant ☐ Yes ☐ No
CoMaker ☐ Yes ☐ No
CoSigner ☐ Yes ☐ No

Source _____
Requested by _____

CREDIT SCORE

Applicant _____
CoMaker / CoSigner Required ☐ Yes ☐ No

Total of Member's Monthly Debts _____

Member's Gross Income (Before Taxes) _____ Multiply by .4 _____

Do Debts Exceed 40% of Income? ☐ Yes ☐ No

Is Applicant a PACE Resources Federal Credit Union Official? ☐ Yes ☐ No

If "YES" and Loan is "OVER \$10,000", Board Approval is Required.

Loan Officer:

☐ I approve the Loan as submitted

L.O. Signature _____ Date _____

Credit Committee:

Signature _____ Date _____

Signature _____ Date _____

COMPLETE SECTION BELOW FOR POLICY EXCEPTIONS

☐ Loan Referred to C.C. Reason: _____

☐ We approved the Loan in the Amount and on the Conditions Requested by the Applicant,
Except as Follows: _____

Outside Information Considered? ☐ Yes ☐ No (Describe) _____

☐ ECOA Notice and Reason for Rejection sent or delivered on _____
Specific Reason(s) for Rejection _____

Signed _____

Date _____