



North Towns Federal Credit Union

9145 Sheridan Drive

Clarence, NY 14031

FEDERAL CREDIT UNION

Phone: 716-630-0888 www.northtownsfcu.com

Loan Application

NMLS INSTITUTION #407864

Mortgage Originators:

Cheree E. Caprio MLO#2019454 Rebecca L. Smith MLO#2019456

Loan Amount \$ _____

Loan Term _____

Auto-debit my Share / Draft Account # _____ for my payment

The purpose of this loan is:

DEBT PROTECTION: If you elect to enroll in debt protection, the credit union will disclose the cost of the product to you. A separate document which discloses the terms and conditions must be signed at the time of loan closing for protection to be effective.

I am not interested in Protecting this debt
 I elect to enroll in LifePlus Protection
 I elect to enroll in LifePlus Disability
 I elect to enroll in Life Plus Disability & Involuntary Unemployment

GAP INSURANCE: Covers the difference between the insurance settlement and loan balance in the event of a total loss. A GAP waiver which discloses the conditions will be signed at closing to accept or decline coverage.

Yes _____ Not at this time _____ I would like more information _____

If you are applying for an vehicle loan, please complete below:

Year _____ Make: _____ Model: _____

VIN# _____

Insurance Agent/Company: _____

Agent Address: _____

Phone: _____ Fax: _____

Applicant**Co-Applicant (initial Notice of Intent on reverse)****Co-Signer**

Full Name _____

Full Name _____

Email Address _____

Email Address _____

Social Security Number _____

Date of Birth _____

Social Security Number: _____

Date of Birth: _____

Home Phone: _____

Cell Phone: _____

Drivers License State/Number _____

Home Phone: _____

Cell Phone: _____

Drivers License State/Number _____

Street Address _____

Street Address _____

City _____

State _____

Zip _____

City _____

State _____

Zip _____

Yrs at Address

Own

Rent

Live w/ Parents

Other

Ages of Dependents

Yrs at Address

Own

Rent

Live w/ Parents

Other

Ages of Dependents

Previous Address (If you have lived at the above address less than two years)

Previous Address (If you have lived at the above address less than two years)

City _____

State _____

Zip _____

City _____

State _____

Zip _____

Current Employer

Years Employed _____

Current Employer

Years Employed _____

Position/Title _____

Self Employed? _____

Position/Title _____

Self Employed? _____

Previous Employer (if your present employer is less than 2 years)

Years Employed _____

Previous Employer (if your present employer is less than 2 years)

Years Employed _____

Position/Title _____

Self Employed? _____

Position/Title _____

Self Employed? _____

Wages/Salary (Please submit a copy of your 2 most recent pay stub with this application)

\$ _____

Per _____

Gross

Take Home

Wages/Salary (Please submit a copy of your 2 most recent pay stub with this application)

\$ _____

Per _____

Gross

Take Home

Note: _____

Additional Income:

\$ _____

Per _____

Source: _____

Note: _____

Additional Income:

\$ _____

Per _____

Source: _____

\$ _____

Per _____

Source: _____

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered to qualify.

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered to qualify.

Please use this area to further explain any areas of this application. Attach additional sheet(s) if necessary.

Reference: Nearest relative not living with you				Co- Applicant Reference: Nearest relative not living with you							
Relationship		Phone Number		Relationship		Phone Number					
Street Address				Street Address							
City		State	Zip	City		State	Zip				
Real Estate You Own:				Real Estate You Own:							
<input type="checkbox"/> Primary Residence		<input type="checkbox"/> Rental Property		<input type="checkbox"/> Primary Residence		<input type="checkbox"/> Rental Property					
Street Address				Street Address							
City		State	Purchae Price	Current Market Value	City	State	Purchase Price	Current Market Value			
Information About Your Debts: Attach additional sheet(s) if necessary				Co-Applicant: Information About Your Debts:							
Type of Debt		Creditor		Balance	Monthly Pmt	Type of Debt		Creditor		Balance	Monthly Pmt
<input type="checkbox"/> Mortgage						<input type="checkbox"/> Mortgage					
<input type="checkbox"/> Rent						<input type="checkbox"/> Rent					
Annual Property taxes & Insurance if not included in mortgage payment:				Annual Property Taxes & Insurance if not included in mortgage payment:							
Child Care:				Child Care:							
Declarations If you answer "Yes" to any questions b through g, please use space below or attach a separate sheet for explanation.											
<p>a. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?</p> <p>b. HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?</p> <p>c. HAVE YOU HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS?</p> <p>d. ARE YOU A PARTY IN A LAWSUIT?</p> <p>e. DO YOU HAVE ANY OUTSTANDING JUDGEMENTS?</p> <p>f. IS ANY INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?</p> <p>g. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY OTHER DEBT NOT LISTED ABOVE?</p>											
<p>If YES, for Whom? <input type="text"/></p> <p>To Whom? <input type="text"/></p>											
<p>Borrower Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Co-Borrower Yes <input type="checkbox"/> No <input type="checkbox"/></p>											

Representations and Authorizations

By signing, you agree that all personal and financial information provided in this application is true and accurate to the best of your knowledge. If there are any significant changes in your information, you will notify us in writing immediately. You authorize the credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that North Towns Federal Credit Union will rely on the information in this application and your credit report to make a credit decision. You may request the Credit Union provide you with the name and address of the credit bureau from which it received a credit report on you. We are not authorized to release a hard copy of your credit report to you.

IT IS A FEDERAL CRIME TO KNOWLINGLY AND DELIBERATELY PROVIDE FALSE AND/OR INACCURATE INFORMATION ON LOAN APPLICATIONS MADE TO FEDERAL AND/OR STATE CHARTERED CREDIT UNIONS INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION

Please mark with an "X" when complete (if applicable)

I have included two most recent paystubs or other acceptable income verification with this application.
 I have provided a purchase order, 10-day payoff and original title, lease buyout documents, or copy of title if applicable.

Reg B Notice of Intent - We agree that we are applying for joint credit: Applicant Initials: _____ Co-Applicant Initials: _____ Date: _____

Applicant's Signature

Date

Co-Applicant's Signature

Date _____

Loan Applications are NOT considered complete until all information necessary to make a credit decision is received.

We CANNOT fund a vehicle or home equity loan without an insurance binder listing North Towns FCU as "loss payee".

Applications are reviewed in the order they are received.

While we strive to provide same day decisions, please allow up to 24-48 hours for a credit decision.

CREDIT UNION USE ONLY

Counter-Offer - Application may be approved if additional conditions are met.

Provide an Qualified Co-signer

Denied

Other:

Loan Officer's Signature

Date

CEO/Lean Officer Signature for Policy Exception

Date