



**WIT  
Federal  
Credit Union**  
22 Fourth Street  
Rochester, NY 14609

# CONSUMER LOAN APPLICATION

- Please supply a copy of your most recent pay stub(s).
- Additional Information may be required.

<b>Loan Amount Requested</b>	<b>Term</b>	<b>Loan Purpose</b>
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BORROWER INFORMATION			CO-BORROWER INFORMATION		
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Name (First, MI, Last)		Social Security # - -	Name (First, MI, Last)		Social Security # - -
Street Address		Home Phone	Street Address		Home Phone
City, State, Zip		Years there	City, State, Zip		Years there
e-mail address			e-mail address		
Present Employer		Position	Present Employer		Position
Monthly Income - present employer /month	Years There	Business Phone	Monthly Income - present employer /month	Years There	Business Phone
Secondary Income* /month	Source		Secondary Income* /month	Source	
Previous Employer (if less than 2 years with present employer)		Years there	Previous Employer (if less than 2 years with present employer)		Years There
Housing Payment (including taxes) <input type="checkbox"/> Own <input type="checkbox"/> Rent /month	Current Home Value	Mortgage Balance	Housing Payment (including taxes) <input type="checkbox"/> Own <input type="checkbox"/> Rent /month	Current Home Value	Mortgage Balance

<p><b>Alimony/Child Support:</b> Are you presently liable for any alimony, child support or separate maintenance payments? If yes, what is the amount per month of those payments?          Borrower: <input type="checkbox"/> No <input type="checkbox"/> Yes \$ _____ / month          Co-Borrower: <input type="checkbox"/> No <input type="checkbox"/> Yes \$ _____ / month</p>	<p>*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.</p> <p><b>Self-Employment:</b> If Self-Employed, attach copies of most recent two years' signed tax returns. If using rental income, include copies of leases and most recent two years' signed returns (include Schedule E).</p>
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<p><b>Judgments:</b> Do you have any outstanding judgments and/or are you a defendant in any legal action?  <input type="checkbox"/> No <input type="checkbox"/> Yes (if so, explain)</p>	<p><b>Bankruptcy:</b> Have you filed for bankruptcy in the last seven years?  <input type="checkbox"/> No <input type="checkbox"/> Yes (if so, explain)</p>	<p><b>Judgments:</b> Do you have any outstanding judgments and/or are you a defendant in any legal action?  <input type="checkbox"/> No <input type="checkbox"/> Yes (if so, explain)</p>	<p><b>Bankruptcy:</b> Have you filed for bankruptcy in the last seven years?  <input type="checkbox"/> No <input type="checkbox"/> Yes (if so, explain)</p>
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**Credit Insurance:** The Credit Union will disclose the cost of the voluntary insurance to you. A separate insurance election which discloses the terms and conditions of the credit insurance must be signed in order for the coverage to become effective.  
**Please check coverage(s) desired:**  **Single credit life**       **Joint credit life**       **Credit disability**

Comments:          I certify the statements contained herein are true and complete to the best of my knowledge. I understand the lender will retain this application whether approved or declined. The lender is authorized to check my credit and employment history and to ask questions from others about their credit experience with me. WIT Federal Credit Union may request a credit report in connection with this application for credit and any credit update, renewal or extension of credit. Upon request, WIT will tell me whether or not a consumer report was obtained and if such a report was obtained WIT will furnish me with the name and address of the consumer reporting agency furnishing the report.	<p align="center"><b>Loan Officer</b></p> <p align="center"><input type="checkbox"/> Approved    <input type="checkbox"/> Rejected</p> <p align="center">_____</p> <p align="center">Loan Officer Signature    Date</p> <p>Comments:</p>
	<p>Borrower's Signature _____ Date _____</p> <p>Co-Borrower's Signature _____ Date _____</p>