



LOAN AND MORTGAGE APPLICATION FOR:

- Personal Loan
 Mortgage
 Line of Credit Loan

Member Number
Date of Application

Amount Requested \$ _____ Rate Total Loan Amount \$ _____

Purpose _____

Term	Payment Amount \$	Each including int.	Payment Frequency	<input type="checkbox"/> W <input type="checkbox"/> B/W <input type="checkbox"/> M <input type="checkbox"/> S/M
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PERSONAL INFORMATION

LAST NAME	FIRST	MIDDLE	DRIVER'S LICENCE
BIRTH DATE	S.I.N.	MARITAL STATUS	<input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED <input type="checkbox"/> MARRIED <input type="checkbox"/> WIDOW(ER) <input type="checkbox"/> SEPARATED <input type="checkbox"/> COMMON-LAW
SPOUSE'S NAME	MAIDEN NAME	BIRTH DATE	DRIVER'S LICENCE
PRESENT ADDRESS			S.I.N.
CITY/PROVINCE		HAVE YOU ANY JUDGEMENTS OR LEGAL PROCEEDINGS AGAINST YOU? <input type="checkbox"/> YES <input type="checkbox"/> NO	
POSTAL CODE	HOW LONG? YRS. MOS.	HOME PHONE	NO. OF DEPENDANTS (INCL. SPOUSE)
PREVIOUS ADDRESS (IF LESS THAN THREE YEARS AT PRESENT)		HOW LONG? YRS. MOS.	CELL PHONE
RELATIVES, CLOSE FRIENDS, OR ASSOCIATES NOT RESIDING WITH APPLICANT	1. NAME	PHONE	RELATIONSHIP
	2. NAME	PHONE	RELATIONSHIP

APPLICANT EMPLOYMENT INFORMATION

INCOME INFORMATION

NAME	HOW LONG?	GROSS ANNUAL	GROSS MO.
ADDRESS OF PRESENT EMPLOYER	YRS. MOS.	APPLICANT \$	\$
POSITION HELD	BUSINESS PHONE	SPOUSE \$	\$
CONTACT NAME	FAX	OTHER \$	\$
PREVIOUS EMPLOYER AND POSITION	HOW LONG? YRS. MOS.	\$	\$

SPOUSE EMPLOYMENT INFORMATION

NAME OF PRESENT EMPLOYER	TOTAL \$
ADDRESS	CONTACT NAME
POSITION HELD	BUSINESS PHONE
FAX	HOW LONG? YRS. MOS.
PREVIOUS EMPLOYER, ADDRESS, POSITION (IF EMPLOYED)	
HOW LONG? YRS. MOS.	

FINANCIAL INFORMATION				LIABILITIES			
REAL ESTATE		PURCHASE PRICE	\$ VALUE	OWING TO	RENEWAL DATE	BALANCE DUE	MO. PMT.
MOTOR VEHICLES	YEAR	MAKE – MODEL					
	YEAR	MAKE – MODEL					
OTHER ASSETS							
				MONTHLY RENTAL/TAXES			
TOTAL		\$		TOTAL		\$	

If this loan is approved I authorize Bay Credit Union to fill in the dates on the Promissory Note and Assignment of Wages. The undersigned is not indebted to any other credit union, bank, loan agency, store or individual merchant, either as maker or endorser, except as stated above. The statements herein are made for the purpose of obtaining the loan, and are true to the best of my/our knowledge and belief. _____ Initials I AUTHORIZE THE CREDIT UNION TO OBTAIN SUCH FACTUAL AND INVESTIGATIVE INFORMATION REGARDING ME FROM OTHERS AS PERMITTED BY LAW AND TO FURNISH OTHER CREDIT GRANTORS AND ANY CREDIT BUREAU, PARTICULARS OF THIS CREDIT APPLICATION. IN ADDITION, I HEREBY ACKNOWLEDGE NOTICE FROM THE CREDIT UNION THAT A CONSUMER REPORT CONTAINING CREDIT INFORMATION MAY OR WILL BE REFERRED TO IN CONNECTION WITH THIS APPLICATION FOR CREDIT OR ANY RENEWAL OR EXTENSION THEREOF.

WITNESS TO SIGNATURE

APPLICANT-MEMBER SIGNATURE

SPOUSAL SIGNATURE

FOR CREDIT UNION USE ONLY

INVESTIGATION AND COMMENTS

COMMENTS:

BEACON SCORE	
EMPLOYER CONFIRMS POSITION	<input type="checkbox"/>
INCOME	<input type="checkbox"/>
SERVICE	<input type="checkbox"/>

DATE _____

LOAN OFFICER _____

ANALYSIS

LOAN NUMBER	GROSS DEBT.		TOTAL DEBT	
	MORT INCOME	_____ = %	PAYMENTS INCOME	_____ = %
SECURITY HELD	TOTAL BOOK VALUE		NET WORTH: \$	
	B.B. \$			
	R.B. \$			

I RECOMMEND THIS LOAN BE:

APPROVED – AMOUNT \$ _____

I RECOMMEND THIS LOAN BE:

DEFERRED REJECTED

LOAN OFFICER _____ DATE _____

APPROVED BY:

Loan Officer

ADVANCED BY:

THIS LOAN ADHERES TO THE BY-LAWS AND POLICIES OF BAY CREDIT UNION LIMITED

LOAN OFFICER _____

CONNECTED PARTIES _____

ACCT # _____

