

## NELSON & DISTRICT CREDIT UNION LOAN APPLICATION

Your credit request will be handled *faster* with you *fully completing this application* and attaching *Verification of Income (ie: T4, Tax Notice of Assessment)*

LOAN AMOUNT REQUESTED: \$ \_\_\_\_\_

PURPOSE OF LOAN/USE OF FUNDS: \_\_\_\_\_

PLEASE TELL US HOW MUCH YOU CAN AFFORD TO PAY EACH MONTH FOR THIS NEW PAYMENT: \$ \_\_\_\_\_

Membership #		(For Office Use Only) Date & Time Received:		
Applicant: Surname, First Name		Birthdate M/D/Y	Marital Status S / M / D / W	Social Insurance No.
Co-Applicant/Spouse: Surname, First Name		Birthdate M/D/Y	No. of Dependants	Social Insurance No.
Physical Address		Telephone No.	How Long?	Rent or Own? Rent Payment?
Mailing Address (if different)		Postal Code	If Renting, Landlords Name & Telephone No.	
Previous Address (if current address less than 3 years)		Postal Code	How Long?	
Applicants Employer		Telephone No.	Occupation/Title	Monthly Gross (Pre-Tax) Income  <i>Attach ALL income verification.</i>
		How Long?		
Applicants Previous Employer (if less than 3 Years)		How Long?	Occupation/Title	
Other Sources of Income (State Source - ie. Pensions, Rental Income, etc)				Gross Mthly Income
Other Sources of Income (State Source - ie. Child Tax Credit, BC Family Bonus, Maintenance Income, GST, etc.)				Gross Mthly Income
Other Sources of Income				Gross Mthly Income
Spouses/Co-Applicants Employer		Telephone No.	Occupation/Title	Monthly Gross (Pre-Tax) Income  <i>Attach ALL income verification.</i>
		How Long?		
Applicants Nearest Relative & Address		Relationship?	Telephone Number	
Personal Reference & Address		Telephone Number		

ASSETS		LIABILITIES		
DESCRIPTION	VALUE	TO WHOM OWING?	PAYMENTS	BALANCE OWING
Real Estate - Location & Registered Owner(s)		1st Mortgage & Holder		
		2nd Mortgage & Holder		
Vehicles (Year/Make/Model)		Property Taxes (per year)		
		Rent Payment		
		Pad Rental		
NDCU Deposits - Savings/Chequings		Vehicle Loans/Leases & Holder		
Term Deposits				
RRSP's/RRIF's		Other Loans/Student Loans & Holder		
Stocks/Bonds/Mutual Funds				
Where?				
Other Bank Accounts/Credit Union Deposits		Credit Cards & Holders		
Where?				
Other Bank Accounts/Credit Union Deposits				
Where?				
Boats/Trailers/Motorecycles		Maintenance/Alimony Payments		
Cash Surrender Value, of Life Insurance Policy				
Other Assets		Other Debts		

*I/We hereby certify that the information provided herein is correct. The undersigned consents to Nelson & District Credit Union or its agents obtaining credit reports or personal information as necessary in connection with this application and/or subsequent loans.*

Date: \_\_\_\_\_ Applicant Signature \_\_\_\_\_ Co-Applicant \_\_\_\_\_

**OFFICE USE ONLY**

Completed verification and current credit reports (within past 12 months) are attached.

**Miscellaneous Credit Reports**

Date	Creditor	Type	High	Balance	Pymts	Rating

**Proposed New Loan**

Term	Amort.	Rate °F °V	Payments	Frequency	1st Pymt Date
		°M °N			

**Ability** (Based on monthly income and expenses)

Total Mthly Income				<b>AT A GLANCE</b>	
<u>Expenses</u>					
Rent/Mortgage:		Balance fwd			
Property Taxes:		New Loan			
Strata Fees:		Credit Cards			
Sub-total:		Other Loans			
		Other Mtgs			
		Total			
<b>GDR %</b>		<b>TDR %</b>			

Loans Officers Comments

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Recommended/Approved/Deferred/Declined      Date      Recommended/Approved/Deferred/Declined      Date

Programming and Disbursement

Date: \_\_\_\_\_ Loan Account No. \_\_\_\_\_

- |                         |  |                       |
|-------------------------|--|-----------------------|
| Type                    |  |                       |
| <u>Personal Loan</u>    | <u>Residential Mortgage</u>              | <u>R/C</u>            |
| °900, Fixed/Blended     | °910, Open/Fixed/Blended                 | Ÿ950, Consumer, Fixed |
| °901, Fixed/Non-blended | °911, Open/Fixed/Non-Blended             | Ÿ951, Consumer, Vari  |
| °902, Vari/Blended      | °912, Open/Vari/Blended                  |                       |
| °903, Vari/Non-blended  | °913, Open/Vari/Non-Blended              |                       |
|                         | °914, Closed/Fixed/Blended               |                       |
|                         | °915, Closed/Fixed/Non-Blended           |                       |
|                         | °916, Open/Fixed/Blended (mthly compd)   |                       |
|                         | Ÿ917, Closed/Fixed/Blended (mthly compd) |                       |

° Pat programmed, to take from Account # \_\_\_\_\_ Reference \_\_\_\_\_

Programmed by:	Rep.No.
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