

## Nelson & District Credit Union online Lending application tips

### How to add more than 1 Borrower

Use the + sign on the “2 Profile” screen to add additional Borrowers

The screenshot shows a progress bar at the top with five steps: 1 Welcome, 2 Profile (active), 3 Loan Details, 4 Employment, and 5 Completed. Below the progress bar is a section titled "Personal information" with a person icon. Underneath, there is a list of borrowers. The first borrower is "T. Borrower" and a red box highlights a "+" button next to it. Below the list are three input fields: "Name \*:" with "Test" entered, "Middle Name", and "Borrower".

### How to enter current rent payment

On the “2 Profile” screen, enter the address where you currently rent and set Occupant Type = Rent.

The screenshot shows the "2 Profile" screen with the following fields: "Name \*:" with "Test" in the first input and "Middle Name" in the second; "Address \*:" with "501 Vernon Street" in the first input, "Nelson" in the second, and "British Columbia" in the third; and "Occupant Type:" with a dropdown menu set to "Rent". A red box highlights the "Occupant Type:" label and the "Rent" option.

Then, on the “4 Employment” screen, the Description will default to Rent and you can enter the amount.

The screenshot shows a section titled "Please enter your Assets & Liabilities for your Net Worth Statement by clicking on the appropriate buttons." Below this are three buttons: "Add Property", "Add Vehicle", and "Add Asset". Below the buttons is a table with the following columns: "Description", "Type", "Balance", and "Pmt (Monthly)". The table has one row with the following data: "Rent for 501 Vernon Street,Nelson" in the Description column, "Other Property Mort..." in the Type column, "0" in the Balance column, and an empty input field in the Pmt (Monthly) column. A red box highlights the Description and Pmt (Monthly) cells. There is a red 'x' icon to the right of the Pmt (Monthly) input field. Below the table is a "+Add Liability" button.

**The Product, rate, term, payment frequency, and amortization are not binding**

The details entered on the “3 Loan Details” screen are not binding and can be modified during the lending process. These details simply give the Lender an idea of what you are considering.

1 Welcome 2 Profile 3 Loan Details 4 Employment 5 Completed

### Loan Details

Purpose of Loan :  
Purchase home

Funds Needed for \* :  
05/01/2019

Requested Amount \* :  
\$ 200000 .00

Type of Loan \* :  
Mortgage

Interest Rate \* :  
% 2.9

Term in months :  
36

Payment Frequency:  
Monthly

Amortization in months \* :  
300

These are NDCU best rates that are available for the most qualified Borrowers. Actual approved rate may be higher.

**Please enter relevant Income, Assets, and Liabilities for ALL Borrowers on the application**

Incomplete information can delay the processing time of your application.

1 Welcome 2 Profile 3 Loan Details 4 Employment 5 Completed

### Employment & Other Income

T. Borrower O. Borrower **← Enter information for all borrowers**

Employer \*:  Since :

Earnings (Yearly)\*:  Tel. :

Occupation :  Employee Status :

**Add 2<sup>nd</sup> Employment Add Other Income**

Please enter your Assets & Liabilities for your Net Worth Statement by clicking on the appropriate buttons.

**Asset** **Liability**

**Add Property Add Vehicle Add Asset Add Liability**