

# Birmingham City Credit Union

Fax 205-583-4835



## LOAN APPLICATION

**IMPORTANT:** Read these Directions before completing this Application. Check the Appropriate Box.

If you are applying for individual credit or an individual account, in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A-B.

If you are applying for joint credit with another person or for a joint account or an account that you and another person will use, complete all Sections, providing information in Section C about the joint applicant. We intend to apply for joint credit.

Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

### SECTION A - APPLICANT

NAME (Please print full name)		HOME PHONE	CELL PHONE	AMOUNT OF LOAN
PRESENT STREET		HOW LONG AT THIS ADDRESS		PURPOSE OF LOAN
CITY, STATE, AND ZIP		E-MAIL ADDRESS:		COLLATERAL OFFERED AND HOW OWNED
OWN _____ RENT _____ BUYING _____ LIVE WITH FAMILY _____		MONTHLY PAYMENT		
CITY AND STATE		ZIP		Credit Life ? <input type="checkbox"/> Yes <input type="checkbox"/> No Disability Life ? <input type="checkbox"/> Yes <input type="checkbox"/> No
SOCIAL SECURITY NUMBER	DRIVERS LICENSE NUMBER - STATE	BIRTH DATE		NO. OF DEPENDENTS
NAME, PHONE NUMBER AND RELATIONSHIP OF TWO NEAREST RELATIVES <i>NOT</i> LIVING WITH YOU OTHER THAN A PRESENT OR FORMER SPOUSE				ARE YOU A U. S. CITIZEN? <input type="checkbox"/> YES <input type="checkbox"/> NO

### SECTION B - INCOME AND EMPLOYMENT

PRESENT EMPLOYER		SALARY AND WAGES		MONTHLY INCOME
EMPLOYER ADDRESS		BUSINESS PHONE		
POSITION OR TITLE		DATE EMPLOYED	OTHER INCOME (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) <b>Please provide proof</b>	
PREVIOUS EMPLOYER AND ADDRESS				
POSITION OR TITLE		YEARS EMPLOYED	TOTAL MONTHLY INCOME	
If you have chosen to disclose income from alimony, child support or separate maintenance, is such income pursuant to: <input type="checkbox"/> Written Agreement <input type="checkbox"/> Court Decree <input type="checkbox"/> Other			HOW LONG RECEIVED	HOW OFTEN
FROM WHOM				
Have you ever been bankrupt or had any judgments or garnishments against you? <input type="checkbox"/> NO <input type="checkbox"/> YES- WHEN?				

### SECTION C - CO-APPLICANT, If Applicable

NAME AND RELATIONSHIP TO APPLICANT		ADDRESS		
EMPLOYED BY	HOW LONG	POSITION OR TITLE	BUSINESS PHONE	HOME PHONE
SOCIAL SECURITY NUMBER		BIRTH DATE		
MONTHLY INCOME	OTHER INCOME	TOTAL INCOME		DRIVERS LICENSE NUMBER - STATE
				\$
NAME, PHONE NUMBER AND RELATIONSHIP OF TWO NEAREST RELATIVES <i>NOT</i> LIVING WITH YOU OTHER THAN A PRESENT OR FORMER SPOUSE				ARE YOU A U.S. CITIZEN: <input type="checkbox"/> Yes <input type="checkbox"/> No

### SIGNATURES

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not loan is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me. I also agree to pay a \$35.00 application fee when the application is submitted, whether or not the loan is approved.

APPLICANT'S SIGNATURE

DATE

CO-APPLICANT SIGNATURE

DATE

X \_\_\_\_\_

X \_\_\_\_\_