VATAT CREDIT UNION

CONSUMER LOAN APPLICATION

614 E. 12th STREET AUSTIN, TX 78701

7,001111, 17						-	-							
Date	Account Number										LIL			
Type of Credit. Check the Individual credit I	e type of cr If you are a are applying	ed Applicants may apply edit for which you wish to a pplying for individual credit y for joint credit with your speapply for Joint Credit: **X	apply. , comple ouse or a	te the Applicant section. nother person, complete			ion and the s	Spouse/Co	o-Applican	t section.				
	u must also	complete the Spouse secunity property state (AZ. C			– (1) your s _l r Puerto R	oouse v lico); or	vill use your (4) you are	account; (an Alaska	2) you ar resident	e relying on yo and are currer	ur spous Itly subje	e's income a ct to a comn	s a source nunity	
TYPE OF CREDIT APPL	IED FOR:													
					Payment Method: Cash Payroll Deduction Automatic Payment Military Allotment									
		Term (m												
					Payment Frequency: Monthly Other									
		ou answer "yes" the Cred				•	•	o you. A s	eparate e	election that dis	scloses t	ne terms and	d conditions	
	tion to beco	ome effective. Are you in	terested	in having this loan pro					F	7 00 01011				
APPLICANT	will be see	urad by calletoral, or (b) yes	u live in e	a community property	SPOUSE CO-APPLICANT CO-SIGNER Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property									
Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust: MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed) APPLICANT NAME				eement or community	state; or (c) you are an Alaska resident subject to a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust: MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)									
SOCIAL SECURITY NO.	DRIVER	R'S LICENSE NO. & STATE	H DATE	SOCIAL	SOCIAL SECURITY NO. DRI			DRIVER'S LICENSE NO. & STATE			BIRTH DATE			
HOME PHONE NO.	I CEI	LL PHONE*	DO Y	(OII)	HOME	DHONE N	0		ELL PHONE	*		DO YOU:		
HOME FHONE NO.	HOME PHONE NO.		l	OWN RENT	TIOWLI	HOME PHONE NO.			OLLETTIONL			OWN RENT		
MOTHER'S MAIDEN NAME					MOTHER'S MAIDEN NAME RELATIONSHIP TO			LATIONSHIP TO A	PPLICANT					
CURRENT STREET ADDRESS			APT.	NO. SINCE	CURRE	NT STRE	ET ADDRESS					APT. NO.	SINCE	
CITY/STATE/ZIP					CITY/S1	ATE/ZIP								
FORMER ADDRESS (if current less than 2 years) YEARS THERE				YEARS THERE	FORMER ADDRESS(if current less than 2 years) YEARS THERE							RS THERE		
PERSONAL REFERENCE 1 (Name and Address) RELATIC			NSHIP	PERSO	PERSONAL REFERENCE 1 (Name and Address)			ss)		RELA	ATIONSHIP			
PHONE N				IO.						PHONE NO.				
EMPLOYMENT & INC	OME If you	are self-employed, attach a financia	ıl statement	and your most recent income ta	x return.									
CURRENT EMPLOYER HIRE				DATE	CURRENT EMPLOYER					HIRE DATE				
CURRENT ADDRESS					CURRE	NT ADDF	RESS							
WORK PHONE NO.	POSIT	ION	MONTHLY	GROSS INCOME	WORK	PHONE N	10.	POS	ITION		MON	THLY GROSS IN	COME	
\$								\$						
FORMER EMPLOYER (if current I	less than 2 yea	rs)			FORME	R EMPLO	OYER (if current	less than 2 ye	ears)		,			
OTHER INCOME You no	ed not list inco	me from alimony, child support or s	eparate ma	intenance unless you wish it con	sidered for pu	irposes of	f granting this cr	edit.						
SOURCE OF OTHER INCOME		FREQUENCY	MON	ITHLY INCOME	SOURC	E OF OTI	HER INCOME		FREQUE	ENCY	MON	THLY INCOME		
			\$								\$			
ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: A - Applicant OR C - Spouse/C						NE							DENT	
CHECK ONE A C TYPE	FINANCIAL INSTITUTION NAME			CURRENT BALANCE	CHECK O	NE C	TYPE		FINANCIAL	INSTITUTION NAM	IE		RENT ANCE	
			\$								\$			
			\$						\$					
AUTO #1 MAKE MODEL YEAR				VALUE \$	AUTO #2 MAKE MODEL YEAR				VALUE \$					
REAL ESTATE TYPE				VALUE \$	OTHER A						VALUE \$			

CR	EDIT	INF	DRMATION Be sure to list all open accounts with or without a balance. Attach A - APPLICANT C - SPOUSE/CO-APPLICANT D - DEBTS						
PLE		ASE CHECK LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS		ACCOUNT NUMBER	BALANCE		MONTHLY		
Α	С	D	RENT OR MORTGAGE	7,0000 1,02	37.12.11.02	PAYMENTS PAYMENTS			
FIN	IANC	IAL	NFORMATION PLEASE ANSWER THE FOLLOWING QUESTIONS AND IF A "YE	ES" ANSWER IS GIVEN. EXPLAIN ON A SEPARATE S	HEET. Appli	cant	Co Appli	o- icant	
					YES	NO	YES	NO	
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13? DO YOU HAVE ANY OUTSTANDING JUDGMENTS?									
HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?									
4. ARE YOU A PARTY IN A LAWSUIT?									
5.	ARE Y	′OU 0	HER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?						
6. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?									
7. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?									
			se of other obligated on loan):	TO WHOM (Name of Creditor):					
You promise that the information stated in this Loan Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. The Credit Union may also obtain credit reports to update, increase, extend, renew or collection of the credit received by you. False or misleading statements in your application in any cause any loan to be in dealt. You agree that this applications shall be the Credit Union's properly whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You understand and agree that if your application is approved, that any collateral described in any security agreement, pledge, advance disbursement voucher or similar document. *Permission to Contact: By providing the Credit Union with a wireless phone number (cell phone), you consent to receiving calls, including autodialed and prerecorded messages from the Credit Union or its third party debt collector at that number. *Permission to Contact: By providing the Credit Union with a wireless phone number (cell phone), you consent to receiving calls, including autodialed and prerecorded messages from the Credit Union or its third party debt collector at that number. *Permission to Contact: By providing the Credit Union with a wireless phone number (cell phone), you consent to receiving calls, including autodialed and prerecorded messages from the Credit Union or its third party debt collector at that number. *PortNami Information About PROCEDURES FOR OPENING A NEW ACCOUNT: To help th									
			TO ACCESS CREDIT REPORT – Would you like the Credit Union to review your credit repo est rates, lower payments or other more advantageous terms than credit products you curren		it he able to offer you other credi	i products	, produc	U) WI[[
X				X					
	licant		Date	Spouse Co-Applicant Co-Signer		Date			
Cre	dit U	nion	Jse Only						
Loan	Appro	ved 🗆	Yes	Comments:					
Debt	Ratio/	Score:	Sefore After	Loan Officer Signature		Data			
	ECOA N	Notice a	nd reason for Rejection sent or delivered on	Loan Officer Signature		Date			