



First Abilene Federal Credit Union  
 3324 Catclaw Drive  
 Abilene, TX 79601

# Loan Application

**Married Applicants:** May apply for a separate account.  
**Individual Credit:** You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:  
 1. You live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI).  
 2. your spouse will use the account, or  
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.  
**Joint Credit:** Each Applicant must **Individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.  
**Guarantor:** Complete the **Other** section if you are a guarantor on an account/loan.

Payment Protection Are you interested in having your loan protected?

Yes  No

If you answer yes, then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

<b>Amount Requested</b>	\$	<b>Purpose/Collateral:</b>
<b>Applicant</b>		
Name		
Mother's Maiden Name		Account Number
Social Security Number		D.L.'s Number
Ages of Dependents		Email Address
Birth Date	Home Phone	Business Phone
Present Address		Length at Residence
Previous Address		Length at Residence
Complete for joint credit, secured credit or if you live in a community property state. Marital Status:		
<b>Employment/Income</b>	\$	per
Names and Address of Employer		
Title	Start Date	Hours at Work
Supervisors Name	If self employed, business type	
Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.		
Other Income		
\$	per	Source
\$	per	Source
\$	per	Source
\$	per	Source
Military: Is duty station transfer expected during next year?		
Where	Ending/Separation Date	
Previous employer name and address if employed less than five years		
Starting Date	Ending Date	
<b>Reference</b>	Relationship	Home Phone
Name and address of nearest relative not living with you		

<b>Repayment:</b>	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Spouse	<input type="checkbox"/> Other
<b>Other</b>			
Name			
Mother's Maiden Name		Account Number	
Social Security Number		D.L.'s Number	
Ages of Dependents		Email Address	
Birth Date	Home Phone	Business Phone	
Present Address		Length at Residence	
Previous Address		Length at Residence	
Complete for joint credit, secured credit or if you live in a community property state. Marital Status:			
<b>Employment/Income</b>	\$	per	
Names and Address of Employer			
Title	Start Date	Hours at Work	
Supervisors Name	If self employed, business type		
Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered.			
Other Income			
\$	per	Source	
\$	per	Source	
\$	per	Source	
\$	per	Source	
Military: Is duty station transfer expected during next year?			
Where	Ending/Separation Date		
Previous employer name and address if employed less than five years			
Starting Date	Ending Date		
<b>Reference</b>	Relationship	Home Phone	
Name and address of nearest relative not living with you			

What you owe	Creditor Name Other Than This Credit Union	Interest Rate	Present Balance	Monthly Payments	Owed by	
					Applicant	Other
Rent/Mortgage			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
			\$	\$		
List any names under which your credit references and credit history can be checked	<b>Totals</b>		\$	\$		
What you own	List Location of Property or Financial Institution	Market Value	Pledged as Collateral for Another Loan	Owed by		
				Applicant	Other	
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				
<b>Other information about you</b>	If you answer yes to any question other than #1, explain on an attached sheet			Applicant	Other	
1. Are you a U.S. Citizen or permanent resident alien?						
2. Do you currently have any outstanding judgments or have you ever filed for bankruptcy, had a debt adjustment plan confirmed under Chapter 13, had property foreclosed upon or repossessed in the last 7 years, or been a party in a lawsuit?						
3. Is your income likely to decline in the next two years?						
4. Are you a co-maker, co-signer or guarantor on any loan not listed above?						
For whom (Name of Others Obligated on loan):	To Whom (Name of Creditor):					
<b>Signatures</b>						
You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on this information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.						
<input checked="" type="checkbox"/> Applicant's Signature _____ Date _____			<input checked="" type="checkbox"/> Other's Signature _____ Date _____			
<b>For Credit Union Use Only</b>						
Date	Approved	Denied	Approved Signature Limits	Line of Credit	Other	Debt Ratio/Score
<input checked="" type="checkbox"/> Signatures: _____ Date _____			<input checked="" type="checkbox"/> _____ Date _____			