



# Loan Application Checklist

**WE WILL NOT BEGIN PROCESSING YOUR LOAN UNTIL  
WE HAVE ALL OF THE NECESSARY DOCUMENTS**

**For ALL Types of Loans: ALL sections must be COMPLETELY filled in!**

**PAY CLOSE ATTENTION TO THE FOLLOWING:**

- ☐ Amount Requested
- ☐ Desired Length of the Loan
- ☐ Repayment Option (Choose only **ONE** option by checking the appropriate box)
- ☐ Check box for Unsecured OR Vehicle Loan under Proceeds of the Loan and ADD DESCRIPTION
- ☐ Be sure to include a **PERSONAL** email address
- ☐ Details of Employment - Fill out all sections of Employment Details
- ☐ List Name and **PHONE NUMBER** of Nearest Relative Not Living with You
- ☐ Enter Assets/Debts including Bank Name & Balances and Rent/Mortgage Payments
- ☐ SIGNATURE(S) of all parties on the loan
- ☐ Proof of Income (Current pay stubs, W2 or Current Year Tax Returns)
- ☐ Proof of Income is also required for Co-Signer

## **New or Used Vehicle Purchased from a Dealer**

- ☐ Copy of the Bill of Sale from the Dealer - Needed BEFORE we can process the loan
- ☐ List any extra options on the vehicle (Used Vehicle: **List the Mileage**)
- ☐ Fax Bill of Sale to the Credit Union at (708) 229-1841

## **Used Vehicle Loan: Purchased from a Private Party**

- ☐ List the Make, Model, Trim Level and VIN Number & any extra options on the vehicle (i.e. sunroof)
- ☐ Include the name of the Seller who the check will be payable to
- ☐ Copy of the Bill of Sale
- ☐ List the **MILEAGE** on the vehicle
- ☐ Copy of the Title

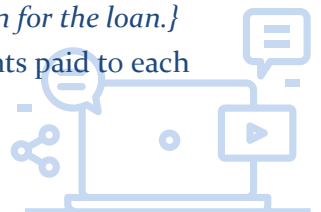
## **Refinancing Your Vehicle Loan**

- ☐ List the Make, Model, Trim Level and VIN Number & any extra options on the vehicle (i.e. sunroof)
- ☐ Include the **Name, Phone Number** and **Account Number** of your **CURRENT** lender so that we can verify the payoff amount
- ☐ List the **MILEAGE** on the vehicle

## **Unsecured Signature Loan { For example: Debt Consolation, Home Repairs, etc. }**

- ☐ Check the box for the **SPECIFIC REASON** for the loan {if "Other", fill in the reason for the loan.}
- ☐ For **Debt Consolidation Loans** - List the name(s) of the Creditor(s) AND amounts paid to each {i.e. credit card company}. All loan checks will be payable to the Creditor(s).

QUESTIONS? Call us at (708) 229-0322





**EVERGREEN PARK SCHOOLS FEDERAL CREDIT UNION**  
9901 S KEDZIE AVENUE, EVERGREEN PARK, IL 60805  
PHONE: 708-229-0322 FAX: 708-229-1841 EMAIL: myepsfcu@gmail.com  
**LOAN APPLICATION**

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

**TYPE OF LOAN REQUESTED**

**FOR CREDIT UNION USE**

IMPORTANT: Check the appropriate boxes below and complete the applicable sections.

☐ SECURED - VEHICLE ☐ INDIVIDUAL CREDIT – relying solely on my income or assets  
☐ UNSECURED  
JOINT CREDIT – we intend to apply for joint credit

ACCOUNT NO. \_\_\_\_\_ LOAN NO. \_\_\_\_\_  
APPROVED ☐ DECLINED ☐  
DATE \_\_\_\_\_  
Authorized signature \_\_\_\_\_

AMOUNT  
REQUESTED  
\$ \_\_\_\_\_

REPAYMENT OPTION - choose ONLY one:

1) ACH Monthly Semi-Monthly

OR

2) PAYROLL D124 D231 AERO

OR

3) OTHER - (Describe) \_\_\_\_\_

PROCEEDS OF UNSECURED LOAN TO  
BE USED FOR:

☐ Debt Consolidation

☐ Other - DESCRIBE:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

VEHICLE LOAN:

☐ New ☐ Used

☐ Refinance ☐ Private Party

Make, Model, Year

VIN #:

**APPLICANT INFORMATION**

NAME (Last) \_\_\_\_\_ First \_\_\_\_\_ Middle \_\_\_\_\_

BIRTHDATE \_\_\_\_\_ PHONE NO. \_\_\_\_\_ DRIVER'S LICENSE NO. \_\_\_\_\_ SOCIAL SECURITY NO. \_\_\_\_\_ EMAIL - PERSONAL \_\_\_\_\_ AGES OF DEPENDENTS \_\_\_\_\_

ADDRESS (Street, City, State & Zip) \_\_\_\_\_ COUNTY \_\_\_\_\_ Do you own or rent \_\_\_\_\_ HOW LONG \_\_\_\_\_

Complete if less than 3 years at present address  
PREVIOUS ADDRESS (Street, City, State & Zip) \_\_\_\_\_ COUNTY \_\_\_\_\_ Do you own or rent \_\_\_\_\_ HOW LONG \_\_\_\_\_

EMPLOYER (company name) \_\_\_\_\_ EMPLOYER ADDRESS \_\_\_\_\_ HOW LONG \_\_\_\_\_

BUSINESS PHONE \_\_\_\_\_ EXT. \_\_\_\_\_ POSITION OR TITLE \_\_\_\_\_ HOW OFTEN PAID \_\_\_\_\_ GROSS INCOME PER PAY PERIOD \$ \_\_\_\_\_

Complete if less than 2 years at current job  
PREVIOUS EMPLOYER (company name and address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU \_\_\_\_\_ PHONE \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_ HOW LONG \_\_\_\_\_

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.

Alimony, child support, separate maintenance received under: ☐ Court Order ☐ Written Agreement ☐ Oral Understanding

SOURCES OF OTHER INCOME \_\_\_\_\_ AMOUNT PER MONTH \$ \_\_\_\_\_

Is any income listed in this Section likely to be reduced before the credit request is paid off?  
No Yes (Explain) \_\_\_\_\_ Have you previously received credit from us?  
No Yes – When? \_\_\_\_\_

**JOINT APPLICANT INFORMATION**

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

NAME (Last) \_\_\_\_\_ First \_\_\_\_\_ Middle \_\_\_\_\_ Relationship to Applicant \_\_\_\_\_

BIRTHDATE \_\_\_\_\_ PHONE NO. \_\_\_\_\_ DRIVER'S LICENSE NO. \_\_\_\_\_ SOCIAL SECURITY NO. \_\_\_\_\_ EMAIL - PERSONAL \_\_\_\_\_ AGES OF DEPENDENTS \_\_\_\_\_

ADDRESS (Street, City, State & Zip) \_\_\_\_\_ COUNTY \_\_\_\_\_ Do you own or rent \_\_\_\_\_ HOW LONG \_\_\_\_\_

EMPLOYER (company name) \_\_\_\_\_ EMPLOYER ADDRESS \_\_\_\_\_ HOW LONG \_\_\_\_\_

BUSINESS PHONE \_\_\_\_\_ EXT. \_\_\_\_\_ POSITION OR TITLE \_\_\_\_\_ HOW OFTEN PAID \_\_\_\_\_ GROSS INCOME PER PAY PERIOD \$ \_\_\_\_\_

Complete if less than 2 years at current job  
PREVIOUS EMPLOYER (company name and address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

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.

Alimony, child support, separate maintenance received under: ☐ Court Order ☐ Written Agreement ☐ Oral Understanding

SOURCES OF OTHER INCOME \_\_\_\_\_ AMOUNT PER MONTH \$ \_\_\_\_\_

Is any income listed in this Section likely to be reduced before the credit request is paid off?  
No Yes (Explain) \_\_\_\_\_ Have you previously received credit from us?  
No Yes – When? \_\_\_\_\_

**MARITAL STATUS**

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

APPLICANT \_\_\_\_\_ Married \_\_\_\_\_ Separated \_\_\_\_\_ Unmarried (including single, divorced, and widowed) \_\_\_\_\_  
OTHER PARTY \_\_\_\_\_ Married \_\_\_\_\_ Separated \_\_\_\_\_ Unmarried (including single, divorced, and widowed) \_\_\_\_\_

ASSET INFORMATION							
Check box for applicant or other.							
ASSETS OWNED (use separate sheet if necessary)		APPLICANT					
		OTHER					
DESCRIPTION OF ASSETS			NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE		
SHARE DRAFT OR ACCOUNT NUMBER(S) (where)							
SHARE OR SAVINGS ACCOUNT NUMBER(S) (where)							
REAL ESTATE (location, date acquired)							
AUTOMOBILES (make, model, year)							
OTHER (list)							
TOTAL ASSETS							
OUTSTANDING DEBTS							
(include mortgages, rent, auto loans, charge accounts, installment contracts, and other obligations)							
CREDITOR (use separate sheet if necessary)	APPLICANT		ACCOUNT NUMBER	NAME IN WHICH THE LOAN WAS MADE	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
		OTHER					
LANDLORD OR MORTGAGE HOLDER CURRENT % RATE:			Rent/Mortgage		Omit if rent	Omit if rent	
SECOND MORTGAGE/HOME EQUITY CURRENT % RATE:							
AUTOMOBILE LENDER (describe) Vehicle							
CREDIT CARDS							
TOTAL DEBTS							
COMPLETE THE FOLLOWING INFORMATION ABOUT BOTH THE APPLICANT AND JOINT APPLICANT OR OTHER PERSON (IF APPLICABLE):							
Are you obligated to make Alimony, Support or Maintenance Payments? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, to (name & address) Amt. per month \$							
Are you co-maker, endorser, or guarantor on any loan or contract? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, for whom? to whom?							
Are there any unsatisfied judgements against you? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, to whom owed? Amount \$							
Have you been declared bankrupt in the last 10 years? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, where?							
<b>Signatures</b> – I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.							
Applicant's signature					Date		
Other Signature (where applicable)					Date		