

# Loan Application Checklist

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

**START HERE For ALL Types of Loans: Fill in this information COMPLETELY!!!**

- ☐ Check for Secured "Vehicle" Loan or Unsecured "Signature" Loan
- ☐ Choose "Individual" or "Joint" Credit
- ☐ Amount Requested and Length of the Loan
- ☐ Repayment Option (Choose only **ONE** option by checking the appropriate box)
- ☐ "Proceeds" Section-Check the correct box and ADD DESCRIPTION – Add Details for Vehicle
- ☐ Be sure to include a **PERSONAL** email address – **NOT A SCHOOL EMAIL** for privacy purposes
- ☐ Details of Employment – Fill out all sections of Employment Details
- ☐ List Name and Phone Number **including Area Code** of Nearest Relative Not Living with You
- ☐ **Page TWO**: Enter "**ASSETS**" including Bank Name and Balances – Real Estate and Auto Info Too
- ☐ Enter "**OUTSTANDING DEBTS**"-Rent/Mortgage Payments, Credit Card Debts and Auto Payments
- ☐ SIGNATURE(S) of all parties on the loan
- ☐ Proof of Income (Current pay stubs, W2 or Current Year Tax Returns) – Required ALL Applicants

**NEXT: Refer to Appropriate Section Below for Type of Loan**  
**Either A, B, C or D**

## **A. NEW or USED Vehicle Purchased from a DEALER**

- ☐ Send a copy of the Bill of Sale from the Dealer – Needed **BEFORE** we can process the loan.
- ☐ For **USED** Vehicles: List the Make, Model & VIN Number & any extra options (i.e. sunroof, etc.)
- ☐ List the **MILEAGE** on the vehicle.

## **B. 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)
- ☐ Copy of the Title (Front and Back)
- ☐ 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

## **C. 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

## **D. UNSECURED Signature Loan { Example: Debt Consolidation, 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. <input type="checkbox"/> SECURED - VEHICLE <input type="checkbox"/> INDIVIDUAL CREDIT – relying solely on my income or assets <input type="checkbox"/> UNSECURED <input type="checkbox"/> JOINT CREDIT – we intend to apply for joint credit <input type="checkbox"/> SHARE SECURED		ACCOUNT NO. APPROVED <input type="checkbox"/> DATE Authorized signature	LOAN NO. DECLINED <input type="checkbox"/>
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: <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Other - DESCRIBE: _____ _____ _____	VEHICLE LOAN: <input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Refinance <input type="checkbox"/> 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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> 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	
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		
NAME OF BANKING INSTITUTION							
NAME OF BANKING INSTITUTION							
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		