# LOAN APPLICATION

**I am applying for:** (check all that apply)

❑ **Vehicle loan** ❑ New ❑ Used ❑ Refinance

❑ *Auto* ❑ *Truck/SUV* ❑ *RV* ❑ *Motorcycle* ❑ *Boat* ❑ *Personal Watercraft*

*Loan Amt. Requested* _____ *Term Desired* _____ *Payment Method* _____

If refinancing or purchasing from a private party, please provide a copy of the current vehicle registration. If self-employed, provide a copy of your tax returns (including Schedule C) for the past two years. Additional information may be requested.

❑ **Personal loan**

Amount $_____ Purpose_____

❑ **Line of Credit**

Amount $_____ Purpose_____

## Primary Applicant

Married persons may apply for credit in their own names.

| | | | |
|---|---|---|---|
| NAME | | AFCU ACCOUNT NUMBER | |
| SOCIAL SECURITY NO. | | DATE OF BIRTH | |
| ADDRESS | | HOME PHONE | |
| CITY | | STATE | ZIP |
| EMAIL ADDRESS | | CELL PHONE | |
| LENGTH OF TIME AT RESIDENCE _____ yrs. _____ mos. | ❑ OWN ❑ RENT | MONTHLY HOUSING PAYMENT | |
| EMPLOYER | | EMPLOYER'S PHONE NO. | |
| EMPLOYER ADDRESS | | | |
| JOB TITLE | | GROSS MONTHLY SALARY* | |
| HIRE DATE | | | |
| OTHER INCOME* | OTHER INCOME SOURCE | | |
| DRIVER'S LIC. NO. | EXP. DATE | STATE | |

❑ MARRIED ❑ SEPARATED ❑ NOT MARRIED

Do not complete if this is an application for individual unsecured credit unless you reside in a community property state or are relying on property located in such a state as a basis for repayment of the credit requested.

***Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation. If you do want it to be considered, please attach copies of the last two year's income tax returns for proof of income. If you are self-employed, please indicate your net monthly income.**

## Co-Applicant

Married persons may apply for credit in their own names. Please provide the following information if a) another person will use this account, b) you want a joint account, c) you are married and live in a community property state (AZ, CA, ID, LA, NV, MN, TX, WA, WI) or d) you are relying on the income of another person to repay the loan.

| | | | |
|---|---|---|---|
| NAME | | AFCU ACCOUNT NUMBER | |
| SOCIAL SECURITY NO. | | DATE OF BIRTH | |
| ADDRESS | | HOME PHONE | |
| CITY | | STATE | ZIP |
| EMAIL ADDRESS | | CELL PHONE | |
| LENGTH OF TIME AT RESIDENCE _____ yrs. _____ mos. | ❑ OWN ❑ RENT | MONTHLY HOUSING PAYMENT | |
| EMPLOYER | | EMPLOYER'S PHONE NO. | |
| EMPLOYER ADDRESS | | | |
| JOB TITLE | | GROSS MONTHLY SALARY* | |
| HIRE DATE | | | |
| OTHER INCOME* | OTHER INCOME SOURCE | | |
| DRIVER'S LIC. NO. | EXP. DATE | STATE | |

❑ MARRIED ❑ SEPARATED ❑ NOT MARRIED

Do not complete if this is an application for individual unsecured credit unless you reside in a community property state or are relying on property located in such a state as a basis for repayment of the credit requested.

## Reference

| | | | |
|---|---|---|---|
| NAME | RELATIONSHIP | HOME PHONE | |
| ADDRESS | CITY | STATE | ZIP CODE |

## Second Reference (must have one per borrower)

| | | | |
|---|---|---|---|
| NAME | RELATIONSHIP | HOME PHONE | |
| ADDRESS | CITY | STATE | ZIP CODE |

## Signatures

Your signature on this application certifies that all the information provided is true and complete and accurately represents your financial condition. It is a violation of Section 1014, U.S. Code, to make a false statement or overvalue security for the purpose of influencing the action of any federally-insured credit union. You hereby authorize American First Credit Union to obtain credit reports, employment information and verify any of the information provided from whichever sources it deems necessary and may now, and in the future, provide others with information regarding your credit history to the extent permitted by law. You waive your right to the confidentiality of your records with the California Department of Motor Vehicles (DMV) and authorize us to obtain such information from the DMV. You further agree to be bound by all terms and conditions of the applicable American First Notes, Security Agreements, Open-End Loan Credit Agreements, Rates and Service Pricing, and Federal Disclosure Statements. This application remains the property of American First even if credit is denied.

I/We wish to apply for joint credit (initials): _____ / _____

Primary Applicant _____ Date_____ Co-Applicant_____ Date_____