

## Edco Federal Credit Union Co-Signer Loan Application

You are being asked to guarantee this debt. Think carefully before you do so. If the borrower doesn't pay the debt, you will be responsible. Be sure you can afford to pay the loan and you want to accept the responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay the late fees, or collection costs, which increase this amount used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record. This notice is not the contract that makes you liable for the debt.

I acknowledge receipt of this notice.

Signature \_\_\_\_\_ Date \_\_\_\_\_

### Please attach a current copy of your pay stub (Required)

Applicant : Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Initial \_\_\_\_\_

Social Security # \_\_\_\_\_ Birth Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Home # \_\_\_\_\_ Work \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Years at this address \_\_\_\_\_ ( ) Own ( ) Rent Number of Dependent \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

Employers Name \_\_\_\_\_ Years Employed \_\_\_\_\_ Mo. \_\_\_\_\_ Occupation \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Gross Wages : Per hour \_\_\_\_\_ Per week \_\_\_\_\_ Per month \_\_\_\_\_ Other Income \_\_\_\_\_  
Source \_\_\_\_\_

If there are other sources of income you would like us to consider, please list the income, source and person to whom we can write for confirmation. Income from alimony, child support need not to be revealed if you do not choose to rely upon such income in applying for credit.

Debt:

Co - Applicant	Type	Creditor Name	Credit Limit	Balance	Payment
( )	_____	_____	_____	_____	_____
( )	_____	_____	_____	_____	_____
( )	_____	_____	_____	_____	_____

Financial Institution \_\_\_\_\_ Savings # \_\_\_\_\_ Checking # \_\_\_\_\_ Have you ever been Bankrupt ? \_\_\_\_\_ When ? \_\_\_\_\_

Nearest Relative (**not living with you**) Name \_\_\_\_\_ Phone # \_\_\_\_\_

Address \_\_\_\_\_ Relationship to you \_\_\_\_\_

Nearest Relative (**not living with you**) Name \_\_\_\_\_ Phone # \_\_\_\_\_

Address \_\_\_\_\_ Relationship to you \_\_\_\_\_

I hereby authorize the Credit Union to whom this application is made, or any Credit Bureau or other investigative agency employed by such Credit Union to investigate the references herein listed or statements or other data obtained from me or from any other source what so ever pertaining to my credit and financial responsibility. The Ohio Laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. We may report information about Your loan and deposit accounts to credit bureaus. Late payments, missed payments or other defaults on your accounts may be reflected in your credit report.

Co - Applicant \_\_\_\_\_ Date \_\_\_\_\_

## Loan Officer Action

Loan Officer:

I approve the loan as submitted

We reject the loan as submitted

Specific reason (s) for rejection: \_\_\_\_\_

\_\_\_\_\_

Loan Officer Signature \_\_\_\_\_ Date \_\_\_\_\_

CDR \_\_\_\_\_%