

Downloadable Loan Application Forms (complete & return)

Dear *Ashoka Credit Union* Member*,

Thank you for applying for a loan from Ashoka Credit Union. Please use the following checklist to deliver materials for your “consumer” or home loan application:

Loan Type Materials to be provided to the Credit Union.

All	Completed and signed Credit Application, including the Monthly Budget, for each applicant and co-borrower.
All	Copies of the most recent two year's IRS Tax Returns for each applicant and co-borrower.
All	Copies of the most recent two year's W-2 and 1099 forms for each applicant and co-borrower.
All	Copy of the most recent paystub for each applicant and co-borrower.
All	If any part of your income is non-paycheck, please provide copies of the most recent six months Bank Statements plus statements of: pension; Social Security; contracts; portfolios; etc., to verify income continuity.
All	Auto or mobile-home title for Collateral lien, if available.
All	Proof of Collateral Insurance: Auto, with collision and/or Home-owner's.
Home loan	Good Faith Estimate (in Home loan forms,) signed by all applicants.
Home loan	Property appraisal by licensed appraiser.
Home loan	Property appraisal by County Assessor (rec'd exch January w/tax bill.)

Application Fees to be provided with application materials:

Consumer	Application fee of \$25.00 for each applicant/co-borrower.
Home loan	Application fee of \$50.00 for each applicant/co-borrower, includes mobile home loans.

*Note that if you are not already a Member, at loan signing you will open a \$25.00, non-interest-bearing Membership Account, including \$5.00 for New Account fees. This account is available to, but not required of co-borrowers.

Please call or Email if clarification is needed. Thank you for using your Credit Union!

Ashoka Credit Union 3405 Penrose Place #102 Boulder, CO 80301
ashokacu@indra.com 303-444-9003 or TOLL-FREE 1-888-228-8092x8353

(Please print, fill in, and mail of deliver with requested documents)

 Name Email FAX#

 Address City State Zip Residence: Own? Rent? Other?

 Social Security # Birth-date Home Phone Cell Phone Work Phone

 Dependents Vehicles: Make/Model/Year Use title for collateral?

 Reference: Name, address of relative not living with you. Phone. Relationship.

Deposit accounts: _____ Balance _____

Deposit accounts: _____ Balance _____

Deposit accounts: _____ Balance _____

Mortgage/Landlord name _____ Phone _____ Monthly _____

Debt card: _____ Balance _____ Monthly _____

Debt card: _____ Balance _____ Monthly _____

Debt card: _____ Balance _____ Monthly _____

Debt card: _____ Balance _____ Monthly _____

Debt, other: _____ Balance _____ Monthly _____

I hereby apply for a loan of \$_____ to be fully repaid in _____ (not greater than 48) months, OR in minimum monthly installments of \$_____ each including interest estimated at _____ A.P.R., with a final balloon payment after _____ (not greater than 48) months. I prefer the payment to fall due on: 10th____ 15th____ 20th____ or 25th____. The first payment shall be within 45 days of loan disbursement. I will _____ (or will not _____) authorize automatic payments by electronic withdrawal from my checking account. I desire this loan for the following purpose:

Comaker offered: _____

Collateral offered: _____

Location of collateral if offered: _____ Estim.value _____

Collateral insured? _____ Insur.Agent: _____ Phone _____

Employer * Phone * Position * Years * Monthly paydates * Monthly Gross

Previous Employer * Phone * Position * Years * Reason for departure

Ever taken bankruptcy? When? Ever had wages garnished? When? By whom?

Ever had collateral repossessed? When? Any legal actions pending against you?

Describe any loans on which you are the comaker, amount, for whom?

Notice of Privacy Practices:

Information We Collect We collect nonpublic information about you from some or all of the following sources: information we receive from you on applications or other forms; information about your transactions with us, our affiliates, or others; and information we receive from a consumer reporting agency.

Information We Disclose We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

Our Security Measures We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

I hereby authorize the credit union or its representatives to investigate the references and creditors listed herein or statements and other data obtained from me or any other persons pertaining to my credit or financial responsibilities.

I hereby certify that all statements herein are true, complete and not misleading, and submitted for the purpose of obtaining credit and I intend that the credit union rely thereon.

If your account with us is one that you and your spouse will sign for or use, the credit union will report information relating to the account in both names unless you advise the credit union in writing to report credit information in your name only. If you want credit information reported in your name only please write "yes" here _____

The credit union will change the manner in which your credit information is reported within 90 days after receipt of a written request of either you or your spouse.

Applicant signature date Joint applicant signature date

MONTHLY PERSONAL BUDGET

DATE _____

Name: _____ JOINTLY WITH _____

MONTHLY INCOME

GROSS WAGES FOR (name) _____

GROSS WAGES FOR (name) _____

SELF-EMPLOYMENT FOR (name) _____

Other Sources _____

Other Sources _____

Comments:

Total Income _____

MONTHLY OUTFLOW

THIS LOAN PAYMENT _____

SAVINGS _____

HOUSING _____

CREDIT CARDS _____

OTHER DEBTS _____

CAR PAYMENTS _____

CHILD CARE _____

PHONES & UTILITIES _____

FOOD _____

CAR INSURANCE _____

OTHER INSURANCE _____

MEDICAL & DENTAL _____

TAXES _____

DUES & DONATIONS _____

ENTERTAINMENT _____

CLOTHING _____

OTHER: _____

OTHER: _____

Total Outflow _____