

**MOUNT LEBANON FEDERAL CREDIT UNION**

2812 Reisterstown Rd.  
 Baltimore, MD 21215  
 (410) 225-0030

Application

<b>HOW TO APPLY</b>		<ul style="list-style-type: none"> <li>• Please complete front and back of application</li> <li>• Sign on back page</li> <li>• Return completed application to credit union</li> <li>• An incomplete or unsigned application may delay processing</li> </ul>							
Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if: 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI), 2. your spouse will use the account, or 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying. Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box. Guarantor: Complete the Other section if you are a guarantor on an account/loan.									
Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.									
LOANLINER@ Account/Loan: [2 Individual (Including ATM/Debit Card Access to the Account if Available)		Joint Amount Requested \$			Purpose/Collateral:				
Repayment:		Payroll Deduction		C] Cash		Military Allotment		Automatic Payment	
<b>Statement of Intent</b>		Are you interested in having your loan protected?      Yes      No If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.							
<b>Applicant</b>		Other:			Co-Applicant		Spouse		Other
NAME (Last • First - Initial)					NAME (Last - First - Initial)				
ACCOUNT NUMBER			SOCIAL SECURITY NUMBER		ACCOUNT NUMBER			SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE NUMBER/ STATE		LIST AGES OF DEPENDENTS LISTED BY OTHER APPLICANT (Exclude self)			DRIVER'S LICENSE NUMBER / STATE		LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude self)		
BIRTH DATE    HOME PHONE    CELL PHONE    BUSINESS PHONE/ EXT.					BIRTH DATE    HOME PHONE    CELL PHONE    BUSINESS PHONE/ EXT.				
E-MAIL ADDRESS					E-MAIL ADDRESS				
PRESENT ADDRESS (Street - City - State - Zip)				OWN    RENT	PRESENT ADDRESS (Street - City- State - Zip)				OWN    RENT
				YEARS AT THIS ADDRESS					YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)				OWN    RENT	PREVIOUS ADDRESS (Street - City- State - Zip)				OWN    RENT
				YEARS AT THIS ADDRESS					YEARS AT THIS ADDRESS
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED    SEPARATED    UNMARRIED Sin - Divorced - Widowed					COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. MARRIED    SEPARATED    UNMARRIED Sin le- Divorced - Widowed				
Em 10 ment/Income					Em 10 ment/Income				
NAME AND ADDRESS og EMPLOYER					NAME AND ADDRESS OF EMPLOYER				
TITLE/GRADE		START DATE	HOURS AT WORK		TITLE/GRADE		START DATE	HOURS AT WORK	
SUPERVISOR'S NAME		IF SELF EMPLOYED, TYPE OF BUSINESS			SUPERVISOR'S NAME		IF SELF EMPLOYED, TYPE OF BUSINESS		
NOTICE: ALIMONY, CHILD SUPPORT, SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.					NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.				
EMPLOYMENT INCOME			OTHER INCOME		EMPLOYMENT INCOME			OTHER INCOME	
\$ _____ PER _____		\$ _____ PER _____			\$ _____ PER _____		\$ _____ PER _____		
NET    GROSS		SOURCE		NET    GROSS		SOURCE			
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES    NO WHERE    ENDING/SEPARATION DATE					MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES    NO WHERE    ENDING/SEPARATION DATE				
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS    STARTING DATE					PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS    STARTING DATE				
					ENDING DATE				

<b>Applicant Reference</b>		RELATIONSHIP	<b>Other Reference</b>		RELATIONSHIP
NAME AND ADDRESS			NAME AND ADDRESS		
OF NEAREST			OF NEAREST		
RELATIVE NOT		HOME PHONE	RELATIVE NOT		HOME PHONE
LIVING WITH YOU			LIVING WITH YOU		

  

What You Owe	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					Applicant	Other
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE <small>(Include Tax and Ins.)</small>			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
OTHER			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			<b>TOTALS</b>	\$	\$	

  

What You Own	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGGED AS COLLATERAL FOR ANOTHER LOAN		OWNED BY	
			YES	NO	Applicant	Other
HOME		\$				
AUTO		\$	YES	NO		
SAVINGS		\$	YES	NO		
CHECKING		\$	YES	NO		
OTHER (Describe)		\$	YES	NO		

  

Other Information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT		OTHER	
		YES	NO	YES	NO
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?					
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?					
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?					
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan):					
	TO WHOM (Name of Creditor):				

  

**State Law Notices**

**OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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.

**WISCONSIN RESIDENTS ONLY:** (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

  

**Signatures**

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

(SEAL) DATE       (SEAL) DATE

APPLICANT'S SIGNATURE      DATE      OTHER SIGNATURE      DATE

SIGNATURE FOR WISCONSIN RESIDENTS ONLY      DATE

**Signatures**

You promise that everything you have stated in this application is correct to the best of Credit Union will rely on the information in this application and your credit report to make your knowledge and that the above information is a complete listing of what you owe. If its decision. If you request, the Credit Union Wilf tell you the name and address of any there are any important changes you will notify us in writing immediately. You authorize credit bureau from which it received a credit report on you. It is a crime to willfully and the Credit Union to obtain credit reports in connection with this application for credit and deliberately provide incomplete or incorrect information in this application.

  

for any update, renewal or extension of the credit received. You understand that the		<b>For Credit Union Use Only</b>			
		[REDACTED]			
DATE	APPROVED DENIED (Adverse Action Notice sent)	APPROVED SIGNATURE LIMITS:	LINE OF CREDIT	OTHER	OTHER DEBT RATIO/SCORE BEFORE AFTER
LOAN OFFICER COMMENTS:					
SIGNATURES:					
DATE					
DATE					