

APPLICANT

SPOUSE

(IF INFORMATION IS IDENTICAL TO APPLICANT WRITE "SAME")

List all debts, obligations and credit accounts (medical bills, auto loans, repairs, charge accounts, credit cards, etc.). Show them even though the present balance may be zero. Include any disputed debts and also any loans or contracts on which you are a co-maker, co-signer or guarantor. If any account listed below is not carried in your name, then state the name under which it's carried. Use a separate sheet if necessary. **Place a "Y" for yes, an "N" for no next to each debt to show whether or not it is past due.** Omitting debts for which you are liable is grounds for denial of the loan application.

DEBTS

| Y/N | Creditor | Account Number | Balance | Mo. Pymt. | Y/N | Creditor | Account Number | Balance | Mo. Pymt. |
|--------------|-------------------|----------------|---------|-----------|--------------|-------------------|----------------|---------|-----------|
| | This Credit Union | | \$ | \$ | | This Credit Union | | \$ | \$ |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| TOTAL | | | | | TOTAL | | | | |

| | | | |
|---|---------------------|---|---------------------|
| For whom are you co-signed on a loan? | Name of institution | For whom are you co-signed on a loan? | Name of institution |
| Have you had any judgment(s) filed against you? | Amount \$ | Have you had any judgment(s) filed against you? | Amount \$ |
| Have you ever claimed bankruptcy? Which court? | Year filed | Have you ever claimed bankruptcy? Which court? | Year filed |
| Are you obligated to make child support payments? | Amount \$ | Are you obligated to make child support payments? | Amount \$ |

ASSETS

| Type of Asset | Market Value | Outstanding Loan | Type of Asset | Market Value | Outstanding Loan |
|---------------------------------------|--------------|------------------|---------------------------------------|--------------|------------------|
| Savings & checking balances | \$ | \$ | Savings & checking balances | \$ | \$ |
| Real estate (location, date acquired) | | | Real estate (location, date acquired) | | |
| Automobile (year, make, model) | | | Automobile (year, make, model) | | |
| Other (describe) | | | Other (describe) | | |
| Other (describe) | | | Other (describe) | | |
| Other (describe) | | | Other (describe) | | |

| | | | |
|-----------------------------------|---------------------------|----------------------|-------------------------|
| Loan originator organization name | Organization NMLSR ID No. | Loan originator name | Originator NMLSR ID No. |
|-----------------------------------|---------------------------|----------------------|-------------------------|

I/we certify that this information on all pages has been supplied truthfully, accurately and voluntarily, and therefore authorize this credit union to investigate our creditworthiness, credit history and financial responsibility through any credit bureau or by any other reasonable means for consideration for the loan applied for herein, or for any other service offered by this credit union or its affiliate. The credit union may release information about its credit experience with me/us as permitted by law. If this application is for the purpose of encumbering real property, I/we agree to pay all allowable expenses incurred in processing this application whether or not the loan is approved. This application does not constitute a contract for the extension of credit. **I/we understand that it may be a Federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, as applicable under the provisions of Title 18, United States Code, Section 1014.**

Applicant's Signature _____ Date _____ Spouse's Signature (Only if joint applicant) _____ Date _____

COMPLETE THIS SECTION ONLY IF YOU ARE MARRIED AND YOU ARE APPLYING FOR CREDIT SEPARATE FROM SPOUSE

I certify that the credit being applied for, if granted, will be incurred or obtained in the interest of the marriage or family. This statement is made in accordance with Wis. Stat. sec. 766.55(1).

Applicant's Signature _____ Date _____

IF THIS SECTION APPLIES, WE ARE REQUIRED BY WISCONSIN LAW TO NOTIFY YOUR SPOUSE BY MAIL IF YOUR LOAN IS GRANTED.

DO NOT WRITE BELOW - FOR CREDIT UNION USE ONLY

| CREDITOR | DATE MADE | AMOUNT | NO. MONTHS | PAYMENT | BALANCE | DATE LAST PAID | SECURITY | HOW PAID |
|----------|-----------|--------|------------|---------|---------|----------------|----------|----------|
| | | | | | | | | |
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|------------------------------|-------------|------------|---|---------------------------|---|--|
| Original term of loan | A & H _____ | C.L. _____ | DEBT RATIO (including this loan) total monthly debt / total monthly income (use gross or net) | Date of note _____ | APR _____ % | Filing fees \$ _____ |
| No. mos. elapsed (remaining) | _____ | _____ | | Amount requested \$ _____ | Amount of note \$ _____ | Prepaid finance charge \$ _____ |
| Original premium | \$ _____ | \$ _____ | = | Present balance \$ _____ | Int. due to date \$ _____ | Finance charge {Interest+pre-pd. F/C} \$ _____ |
| Refund | \$ _____ | \$ _____ | | Int. to note \$ _____ | Amount financed {Note-pre-pd. F/C} \$ _____ | Total of payments \$ _____ |
| New premium | \$ _____ | \$ _____ | CL } Otherwise add gross. \$ _____ | | | |
| Premium difference | \$ _____ | \$ _____ | | | | |

LOAN OFFICER OR CREDIT COMMITTEE

Total credit approved: \$ _____ Notice to spouse required? Yes No Date sent _____ By (Initials) _____

DESCRIBE COUNTER OFFER (If any): _____

SPECIFIC REASON(S) FOR DENIAL: _____

| | | |
|--------------------------------------|-----------------------------|----------|
| Conditions for approval, or comments | Credit committee signatures | Date |
| | 1. _____ | _____ |
| | 2. _____ | _____ |
| Loan officer signature | Date | 3. _____ |

EOCA notice and reason for denial sent or delivered on _____ (Date) By _____ (Initials)