



Loan Application

Kaiperm Credit Union
325 No. Wiget Lane, Suite 130
Walnut Creek, CA 94598
(925) 939-5626

Please print clearly in ink or type.

This application must be filled out **completely** before it is submitted to the credit union.

Account No. _____

Credit Request

Married borrowers may apply for an individual account. Check the appropriate box to indicate Individual or Joint Credit.

- Individual Credit:** Complete BORROWER section. Please provide us with information about your spouse or registered domestic partner by completing all the "Co-Borrower" sections if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), if the property used to secure the loan is located in a Community Property state, or if your spouse or registered domestic partner will use the account.
- Joint Credit:** Provide information about both of you by completing BORROWER and CO-BORROWER/SPOUSE/REGISTERED DOMESTIC PARTNER sections.

We intend to apply for joint credit: Borrower Co-Borrower

Amount requested \$ _____ Purpose (e.g. Home Improvement) _____
Applying for: (Check one) Variable Rate Line of Credit Fixed Rate 2nd Deed of Trust
Repayment: Payroll Deduction Automatic Payment Military Allotment Cash Other _____

CREDIT INSURANCE – STATEMENT OF INTENT - Check coverages desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

- Single Credit Life Ins. Joint Credit Life Ins. Single Life & Credit Disability Ins. I do not want Credit Ins.

Borrower Information

Co-Borrower Spouse Registered Domestic Partner

Name (Last, First, M.I.) _____
 Driver License # _____ State _____
 Soc. Sec. # _____ Date of Birth _____
 Home Phone _____ Bus. _____
 Present Address _____
 City _____ State _____ Zip _____
 Own Rent How Long? _____ Rent \$ _____
 Previous Address _____
 City _____ State _____ Zip _____
 Own Rent How Long? _____
 Married Unmarried (Single, Divorced, Widowed) Separated
 Registered Domestic Partner
 List ages of dependents not listed by other borrower (exclude self): _____

Name (Last, First, M.I.) _____
 Driver License # _____ State _____
 Soc. Sec. # _____ Date of Birth _____
 Home Phone _____ Bus. _____
 Present Address _____
 City _____ State _____ Zip _____
 Own Rent How Long? _____ Rent \$ _____
 Previous Address _____
 City _____ State _____ Zip _____
 Own Rent How Long? _____
 Married Unmarried (Single, Divorced, Widowed) Separated
 Registered Domestic Partner
 List ages of dependents not listed by other borrower (exclude self): _____

If a "yes" answer is given to any of the following, explain on an attached sheet.

- Do you have any outstanding judgements?
- In the last 10 years, have you filed for bankruptcy or had a debt adjustment plan confirmed under Chapter 13?
- Have you had property foreclosed upon or given a deed in lieu of foreclosure in the last 7 years?
- Are you a party in a lawsuit?
- Are you other than a U.S. citizen or permanent resident alien?
- Are you a co-maker, co-signer or guarantor on any loan not listed on the reverse?

Borrower		Co-Borrower	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For whom (name of others obligated on loan): _____ To whom (name of creditor): _____ Mo. Pmt. \$ _____

Employment Information

Employer _____ From _____
 Address _____
 Phone No. _____ Ext. _____
 Your Title _____ Part-time Full-time
 Supervisor's Name _____
 Prev. Empl. _____ From _____ to _____
 Address _____

Co-Borrower

Employer _____ From _____
 Address _____
 Phone No. _____ Ext. _____
 Your Title _____ Part-time Full-time
 Supervisor's Name _____
 Prev. Empl. _____ From _____ to _____
 Address _____

Income Information

Note: Alimony, child support, or separate maintenance income need not be included if you choose not to have it considered as a basis for repaying this obligation.
 Gross monthly income from employment _____ \$ _____
 Other _____ \$ _____
 _____ \$ _____
 _____ \$ _____

Co-Borrower

Gross monthly income from employment _____ \$ _____
 Other _____ \$ _____
 _____ \$ _____
 _____ \$ _____

Is any of this income to be reduced or interrupted before credit request is paid off? Yes No

If yes, explain for how long and amount involved on separate sheet.

Is any of this income to be reduced or interrupted before credit request is paid off? Yes No

If yes, explain for how long and amount involved on separate sheet.

References

List the names, addresses and phone numbers of 2 relatives not living with you, and 2 references who have known you for 2 years or more.

Bor- rower	Co-Bor- rower	Name	Address	Phone	Relationship
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____

Assets

Home or Property Given as Security: *This section must be completed for the home or property which will be given as security.*

Property Address _____ City _____ County _____ State _____ Zip _____
 Lienholder _____ Address _____ City _____ State _____ Zip _____
 Name(s) on Title (Specify Exactly) _____
 Date Purchased _____ Purchase Price \$ _____ Balance Owing \$ _____ Variable Interest Rate? Yes No
 Balloon Payment (if any) \$ _____ Market Value (est.) \$ _____ Type of Property (Single Fam., Condo, etc.) _____
 Property & Fire Insurance Carrier _____ Agent _____ Phone _____
 Describe Major Improvements made since purchase including date and cost. *(Attach a separate sheet, if necessary.)*

Year built _____ # Rooms _____ # Bedrooms _____ # Baths _____ Garage Carport # Spaces _____ Central Heat/Air? _____

Deposit Accounts: *Include credit union, bank, savings and loan association, share accounts, share draft accounts, savings and checking accounts. (Attach a separate sheet, if necessary.)*

Bor- rower	Co-Bor- rower	Account Type	Name & Address of Financial Institution	Acct. Bal.	Acct. No.
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				

Other Property: *Include securities, trust deeds, life insurance, other investments, real estate, vehicles to which you have clear title, and other assets of any kind. (Attach a separate sheet, if necessary.)*

Bor- rower	Co-Bor- rower	Description	Curr. Value	Amt. Owed
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			

Debts

List all debts and obligations including mortgages, installment accounts, debts to other credit unions, banks, finance companies, department stores, credit cards, support payments, medical bills, and any other debts. (Attach a separate sheet, if necessary.)

Bor- rower	Co-Bor- rower	Creditor Name and Address	Acct. No.	Balance Due	Mo. Payment
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				

Signatures

Under penalty of perjury, I certify that (i) all information given on this application is true and complete and is given for the purpose of requesting a loan; and (ii) that, other than those I have stated on this application, I have no other outstanding indebtedness, either as a maker, co-maker, or guarantor. I authorize any person, association, or corporation to furnish on request of this credit union, information concerning me or my affairs.

I authorize the credit union to contact and inquire of my references and my employer(s) present, past and future; and to obtain consumer credit reports about me. I also authorize the credit union to furnish information concerning my account to credit reporting agencies. I have also been notified that pursuant to State Law, a negative credit report reflecting on my credit record may be submitted to a credit reporting agency if I fail to fulfill the terms of my credit obligations. The credit union may retain this application, whether or not credit is granted.

X _____
Signature of Borrower **Date**

X _____
Signature of Co-Borrower **Date**
(including spouse or registered domestic partner applying for credit)

BORROWERS PLEASE NOTE: Federal law says that whoever knowingly and willfully makes a false statement, or overvalues any land, property or security, for the purpose of influencing a credit union, in connection with a loan is subject to a fine of up to \$5,000, or imprisonment for up to two years, or both.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

Borrower: I do not wish to furnish this information **Co-Borrower:** I do not wish to furnish this information

Ethnicity: Hispanic or Latino **Ethnicity:** Hispanic or Latino
 Not Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Alaskan Native Asian **Race:** American Indian or Alaskan Native Asian
 Black or African American White Black or African American White
 Native Hawaiian or Other Pacific Islander Native Hawaiian or Other Pacific Islander

Sex: Female **Sex:** Female
 Male Male

To be completed by interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
	Interviewer's Signature Date	
	Interviewer's Phone Number (inc. area code)	