

## SAN JOAQUIN POWER EMPLOYEES CREDIT UNION

Enclosed are forms necessary to process your loan application. Please complete all forms, sign where indicated and return to the credit union office.

## BE SURE THAT YOU FURNISH THE FOLLOWING:

1. YOU MUST ENCLOSE VERIFICATION OF ALL INCOME (INCLUDE SPOUSE'S INCOME IF APPLICABLE.) You must provide your 2 most recent pay stubs. Proof of social security income & interest income is required. Under special circumstances we may require copies of your W2 form.

If you have a RENTAL, you must provide a SCHEDULE E.

If you own a BUSINESS, you must provide your 2 most recent years of TAX RETURNS.

If you own a FARM, you must provide a SCHEDULE F.

If you are a SOLE PROPRIETOR, you must provide your 2 most recent SCHEDULE C forms.

- 2. LIST ALL BILLS include account numbers and payment amounts.
- 3. COMPLETE COPY OF BANKRUPTCY DOCUMENTS IF APPLICABLE.
- 4. COMPLETE COPY OF DIVORCE AGREEMENT IF APPLICABLE.
- 5. CO-SIGNERS'S SIGNATURES MUST BE NOTARIZED IF OTHER THAN SPOUSE.

BE SURE THAT YOU HAVE FURNISHED ALL INFORMATION REQUESTED.

CREDIT REPORT: Credit reports will be accessed on all signers for the loan. If you are aware of any adverse or negative information concerning your credit, a written explanation of the derogatory information is required.

Upon receipt of completed forms, your loan application will be submitted to the Credit Committee for approval. Upon approval you will be notified and your loan funded.



P.O. Box 16039 Fresno, CA 93755-6039



## **Application**

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 n Guarantor: Complete the Other	nust individually co		n below. If Co-Bo		f the Applicant,	, mark the Co-Applicant box.			
Check below to indicate the	type of account(s)	and type of credit for which	ı you are applyin	g. Married Applic	ants may app	ly for a separate account.			
□ LOANLINER Account/Loa (Including ATM/Debit Card Acc Amount Requested \$ Purpose/Collateral: Repayment: □ Payroll Dedu	cess to the Account	,	Automatic Paym	ent					
		•		Yes □No					
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NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER	-					
TITLE/GRADE	START DATE	HOURS AT WORK	TITLE/GRADE		START DATE	HOURS AT WORK			
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