LM FEDERAL CREDIT UNION
101 Chesapeake Park Plaza
Baltimore, MD 21220

LOAN APPLICATION

Phone: (410) 687-5240
(800) 410-0501
Fax: (410) 687-1322

Individual or Joint Credit?	Amount Requested:	Purpose:	Collateral:

Repayment by (payroll deduction, cash, ACH, or automatic transfer): | Term/Pmt:

Credit Insurance statement of intent. Indicate coverage(s) 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

Credit Disability Insurance? No | Single Credit Life? No | Joint Credit Life? No

PRIMARY APPLICANT

NAME (Last - First - Middle)		SOCIAL SECURITY NUMBER		ACCOUNT NUMBER
BIRTH DATE	DRIVER'S LICENSE NUMBER/STATE	HOME PHONE		WORK PHONE
PRESENT ADDRESS (Street, City, State, Zip)			Rent/Own?	Years at this address
PREVIOUS ADDRESS (Street, City, State, Zip)			Rent/Own?	Years at this address
Complete for joint credit, secured credit or if you live in a community property state. Marital Status: (married, separated, unmarried)		Age of dependents not listed by other applicant:		

EMPLOYMENT INFORMATION

NAME OF EMPLOYER		ADDRESS (Street, City, State, Zip)	
START DATE	JOB TITLE/GRADE	SHIFT OR TIME AT WORK	
PREVIOUS EMPLOYER (if in current position for less than 5 years)		START DATE	END DATE

INCOME INFORMATION

Note: alimony, child support, or other separate maintenance income need not be revealed if you do not choose to have it considered

Employment Income	Frequency	Other Income	Frequency	Source

OTHER APPLICANT (list 'SAA' if same as primary applicant)

Guarantor?

NAME (Last - First - Middle)		SOCIAL SECURITY NUMBER		ACCOUNT NUMBER
BIRTH DATE	DRIVER'S LICENSE NUMBER/STATE	HOME PHONE		WORK PHONE
PRESENT ADDRESS (Street, City, State, Zip)			Rent/Own?	Years at this address
PREVIOUS ADDRESS (Street, City, State, Zip)			Rent/Own?	Years at this address
Complete for joint credit, secured credit or if you live in a community property state. Marital Status: (married, separated, unmarried):		Age of dependents not listed by other applicant:		

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ASSETS (include real estate, retirement funds, other savings, stocks, bonds, vehicles, etc.)

Primary Applicant:		
Checking Depository	Savings Depository	Other Depository
Other Applicant:		
Checking Depository	Savings Depository	Other Depository

OTHER ASSETS (type)	LOCATION/HOLDER	VALUE	COLLATERAL ON A LOAN?

DEBTS (Rent, mortgages, auto loans, credit cards, personal loans, alimony, child support, etc.)

Joint?	Type	Creditor	Payoff?	Balance	Payment	Past due?

FINANCIAL INFORMATION (these questions apply to both Applicant and Other)

	Applicant	Other
Do you have any outstanding judgments?		
Have you ever filed for bankruptcy or had a debt adjustment confirmed under chapter 13?		
Have you had property foreclosed upon or repossessed in the last 7 years?		
Are you a party in a lawsuit?		
Is your income likely to decline in the next two years?		
Are you a co-maker, co-signer or guarantor on any loan not listed above?		

For whom? _____ Creditor Name: _____

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter. You also promise that everything you have stated in this application is correct to the best of your knowledge and that the information is a complete listing of all your debts and obligations. You authorize the Credit Union to obtain credit reports in connection with this application for and for any update, renewal or extension of the credit received. If you request, the Credit Union will tell you and name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions.

Applicant's Signature _____ Date _____ Other Signature _____ Date _____

CREDIT UNION USE ONLY

Taken by: _____ Date _____ Time _____ Approved? _____

Notes:

Approval $: _____ Credit = _____ Reject reason _____

Counter offer: _____ Signature: _____ LO/CC Date _____

Other Notes: _____ Signature: _____ LO/CC Date _____