



Scientific Research Partners

C R E D I T U N I O N

425 Volker Boulevard
Kansas City, Missouri 64101
(816) 753-7600

LOAN APPLICATION

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

Individual Credit: Complete **Applicant** sections if only the applicant's income is considered for loan approval. Complete **Applicant** and **Co-Applicant** sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested, or; (2) if you reside in a Community Property State, or; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI.

Joint Credit: Complete **Applicant** and **Co-Applicant** sections if your co-applicant will be contractually liable for repayment of the loan and initial below:
We intend to apply for joint credit. (Applicant Initials) (Co-Applicant Initials)

PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.

Account/Loan: Individual Joint

Account Number:

Amount Requested \$

Purpose/Collateral:

Other Loan Request:

Repayment: Payroll Deduction Automatic Payment Web Pay Other

APPLICANT				<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> NON-APPLICANT SPOUSE/OTHER <input type="checkbox"/> GUARANTOR			
NAME (Last - First - Initial)		ACCOUNT NUMBER		NAME (Last - First - Initial)		ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME		SOCIAL SECURITY NUMBER		MOTHER'S MAIDEN NAME	
EMAIL ADDRESS		FAX NUMBER		EMAIL ADDRESS		FAX NUMBER	
BIRTHDATE	HOME PHONE	BUSINESS PHONE/EXT.		BIRTHDATE	HOME PHONE	BUSINESS PHONE/EXT.	
PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT		PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT	
		YEARS/MONTHS AT THIS ADDRESS				YEARS/MONTHS AT THIS ADDRESS	
PREVIOUS ADDRESS (Street - City - State - Zip)				PREVIOUS ADDRESS (Street - City - State - Zip)			
PURCHASE PRICE OF HOME: \$		PRESENT HOME VALUE: \$		PURCHASE PRICE OF HOME: \$		PRESENT HOME VALUE: \$	
MORTGAGE BALANCE \$		MONTHLY PAYMENT (MORTGAGE/RENT) \$		MORTGAGE BALANCE \$		MONTHLY PAYMENT (MORTGAGE/RENT) \$	
PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)				PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			

EMPLOYMENT			
NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYER	
HIRE DATE	POSITION	HIRE DATE	POSITION
PRIOR EMPLOYER IF EMPLOYED LESS THAN TWO YEARS		PRIOR EMPLOYER IF EMPLOYED LESS THAN TWO YEARS	

INCOME			
OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	
EMPLOYMENT INCOME (GROSS) \$ PER	EMPLOYMENT INCOME (GROSS) \$ PER	EMPLOYMENT INCOME (GROSS) \$ PER	EMPLOYMENT INCOME (GROSS) \$ PER
	SOURCE		SOURCE

REFERENCES			
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		HOME NUMBER	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU
		RELATIONSHIP	HOME NUMBER
			RELATIONSHIP

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"/>	<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"/>
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:		TOTALS	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>

WHAT YOU OWN	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGDED AS COLLATERAL FOR ANOTHER LOAN	OWNED BY	
				APPLICANT	OTHER
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

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?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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 SEVEN YEARS?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT SEVEN YEARS?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. ARE YOU A CO-MAKER OR CO-SIGNER ON ANY LOAN? <input type="checkbox"/> YES <input type="checkbox"/> NO				

FOR WHOM (Name of Others Obligated on Loan):

TO WHOM (Name of Creditor):

LOAN APPLICATION SIGNATURES

PLEASE READ BEFORE SIGNING:

All the information in this application is true. I understand that Section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my permission to check it. You may retain this application even if not approved. If this application is approved, I agree to honor the provisions of the credit or loan agreement and security agreement or credit card agreement covering my account or loan. (If this application is for two of us, this statement applies to both of us.)

Credit Report Authorization. By signing this Application, I authorize you to obtain my credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account.

Permission to contact: By providing a wireless telephone number (i.e., cell phone), I consent to receiving calls, including autodialed and prerecorded message calls, from the credit union or its third party debt collector at that number.

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

SIGNATURE OF APPLICANT X	DATE	SIGNATURE OF CO-APPLICANT X	DATE
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HAVE YOU OMITTED ANYTHING? REMEMBER: INCOMPLETE APPLICATIONS CANNOT BE PROCESSED.

DO NOT WRITE BELOW—FOR CREDIT UNION USE ONLY

CREDIT COMMITTEE/LOAN OFFICER ACTION

Loan Officer:	DATE	SECURED \$	UNSECURED \$	LINE OF CREDIT \$	OVERDRAFT PROTECTION \$
<input type="checkbox"/> I approve the advance as submitted. <input type="checkbox"/> Advance referred to CC. <input type="checkbox"/> Advance rejected (where permissible) <input type="checkbox"/> Counter-offer will be made, if accepted advance approved.	REASON LOAN REFERRED TO CREDIT COMMITTEE			LOAN OFFICER SIGNATURE	
Credit Committee:	DATE	DESCRIBE COUNTER-OFFER			
<input type="checkbox"/> We approve the advance as submitted. <input type="checkbox"/> We reject the advance as submitted. <input type="checkbox"/> Counter-offer will be made, if accepted advance approved.	SPECIFIC REASON(S) FOR REJECTION				
OUTSIDE INFORMATION CONSIDERED	<input type="checkbox"/> Yes <input type="checkbox"/> No	DESCRIBE			
SIGNATURE	DATE	SIGNATURE	DATE	SIGNATURE	DATE
<input type="checkbox"/> ECOA Notice and Reason for Rejection sent or delivered on	DATE	SIGNATURE			