

**CREDIT REPORT/APPLICATION FEE \$5.00
 PROOF OF INCOME IS A REQUIREMENT OF
 THIS LOAN APPLICATION. PLEASE ATTACH
 PHOTO COPIES OF YOUR LAST 3 PAY STUBS.**

Account No. _____
Note No. _____

SOC. SEC. NO. _____

Home Phone _____

Name of Applicant _____ Street _____ City _____ State _____ Zip _____

I hereby apply for a loan of \$ _____ for a period of _____ weeks/months to be repaid in _____ weekly
 installments of \$ _____ each including interest. plus interest bi-weekly
 semi-monthly
 monthly
 I prefer the first payment to fall due on _____ I desire this loan for the following purpose (explain fully) _____

Collateral offered None Shares \$ _____ Auto/Make _____ ID. No. _____ Year _____

Other (Describe) _____
 Owner(s) of Collateral _____

Are you relying on income from another person to repay this loan?
 No. Yes Name _____

You need not disclose the following sources of income; but if you want the credit union to consider such income in connection with this loan applications, please complete the following:

Address _____
 I am indebted to the following creditors (List all debts such as doctor bills, real estate, automobile, repairs, furniture, installments, loans, etc. Attach additional sheet if necessary):
 Indicate with an "X" those obligations you will pay with the proceeds of this loan.

Alimony \$ _____ Child Support \$ _____
 Separate Maintenance Payments \$ _____

To Whom Owed (Name & Address)	Original Monthly Amount	Payment Balance
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Complete the following only if you have chosen to disclose alimony, child support, or separate maintenance income.

Person Liable _____

Address _____

Employer _____

Address _____

Date employed _____ Position _____

Weekly/Monthly Salary \$ _____

How long have alimony, child support or separate maintenance payments been made? _____

Are all payments up to date? Yes No _____

Complete the following only if you reside in a community property state (Arizona, California, Idaho, Louisiana, New Mexico, Nevada, Texas, Washington or Wisconsin):

Married Separated Unmarried

I hereby affirm and represent that my total indebtedness and liabilities on this date are listed above and do not exceed \$ _____/Month
 Number of dependents (Exclude self) _____

Payments? No Yes \$ _____/Month

Employer _____
 Address _____

Date Employed _____ Date of Birth _____

Position _____

Clock or Office Payroll No. _____ Phone & Ext. _____

Weekly/Monthly Salary \$ _____

Previous Employer _____

Length of Service _____

Other personal income (do not include alimony/or child support) _____

Are you interested in having your loan protected? Yes No

If you answer "Yes", the credit union will disclose the cost to protect your loan. The Credit Insurance is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a Separate application that explains the terms and conditions.

Auto Owned, Make _____
 Year _____ Ser. or Mtr No. _____
 2nd Auto Owned, Make _____
 Year _____ Ser. or Mtr No. _____
 Drivers License Number _____ State _____
 Real Estate owned at reasonable market value \$ _____
 Location _____
 Name of Landlord _____ Monthly Rent \$ _____
 List all addresses for past five years

MERHO MAIN OFFICE PHONE: 814-535-3116
RICHLAND OFFICE 814-266-3976
MERHO FAX 814-539-5090

Parents or nearest relative (Not spouse)

Name _____ (Relationship) _____

Address _____

Have you any Judgments, Garnishments, or Legal Proceedings against You? _____ If "Yes" explain _____

Have you ever been through Bankruptcy? _____ Year _____

Are you a co-maker/guarantor on any other loans? _____

Amount \$ _____

If so, for whom _____

List Credit References (If renewal, add new references)

Name _____ Address _____

Name _____ Address _____

Name _____ Address _____

Bank References – Checking & Savings _____

Additional Information _____

I hereby certify that all statements made, including those on the reverse side hereof, are true and complete and submitted for the purpose of obtaining credit. I have no other debts. The credit union is authorized to check any credit and employment history and to answer questions about its experience with me.

If a co-maker is required, also use co-maker Form CM-2 Rev. 3-77

Signature Date

CO-MAKER

I UNDERSTAND THAT AS A CO-SIGNER, I MAKE MYSELF EQUALLY LIABLE WITH THE MAKER AND IN THE EVENT THE MAKER DEFAULTS IN ANY PROVISION OF THE NOTE, I SHALL BE LIABLE INDIVIDUALLY FOR IMMEDIATE PAYMENT IN FULL OF THE UNPAID BALANCE OF THE LOAN, PLUS ACCRUED INTEREST.

NAME _____ SOCIAL SECURITY NO. _____

ADDRESS _____ NO. OF YEARS _____

FORMER ADDRESS _____ NO. OF YEARS _____

DATE OF BIRTH _____ NO. OF DEPENDENTS _____ HOME PHONE _____

PRESENT EMPLOYER _____ YEARS _____ POSITION _____

ADDRESS _____ PHONE _____ GROSS SALARY \$ _____ PER _____

OWN OR RENT HOME _____ IF RENT, MONTHLY RENT _____ IF OWN, MARKET VALUE _____

ARE YOU A CO-SIGNER, ENDORSER, OR GUARANTOR ON ANY OBLIGATIONS? IF YES, EXPLAIN _____

ARE THERE ANY UNSATISFIED JUDGEMENTS AGAINST YOU? _____

HAVE YOU EVER FILED BANKRUPTCY? _____ YEAR _____

NAME AND ADDRESS OF NEAREST RELATIVE OR FRIEND NOT LIVING WITH YOU _____

CO-MAKER SIGNATURE

Approved by,
LOAN OFFICER

If application is rejected reason for rejection _____

