Loan Application Worksheet

(This is for Member reference only to prepare for filling in online application)

Complete the information on our website to validate your membership status. Please send us Proof of Income for your Loan Application - two (2) Paystubs (most current) are required to process your loan. Fax (941) 748-7620. You can also drop it off in our night drop located in the drive thru (Secure in an envelope - Attn: Loan Dept.). Mailing will delay processing your loan but is also an option: MCFCU Loan Dept. 604 - 13th Ave. E., Bradenton, FL 34208.

Are you a current Manatee Community Federal Credit Union Member?  Yes  No

Primary Applicant Name:

Type of Loan Applying for:  Secured Loan  Unsecured Loan  MasterCard

Application Type:  Individual  Joint  Joint Credit with Someone Other than Spouse

Applicant’s Primary State of Residence:

Joint Applicant’s State of Residence:

Desired Loan Amount:

Purpose of Loan:

Would you like information from your lender about Credit Life and Disability Insurance?  Yes, Interested  Not Now

Refinance Information  (if applicable)

(Contract, Buyer’s Order and Vehicle Registration needs to be uploaded securely through our website)

Is this Loan a Refinance?  Yes  No  Current Loan Account #:

Number of Payments Remaining:

Name of Financial Institution to Pay-off:

Additional Notes for Loan Officer:

Phone # of Current Financing:

Collateral

Is this a purchase or refinance?  Purchase  Refinance

Purchase From:

Do you the description of the collateral/vehicle?  Yes  No  New or Used

Collateral Vehicle Type: (select one)  Aircraft, Auto, ATV, Light Truck, Motorcycle, Personal Watercraft, Snowmobile, Van, Watercraft, Recreational Vehicle, Commercial Truck, Other

Model Year:  Make:  Vehicle Mileage:

Vehicle ID Number:

Purchase Price:  Cash Down:

Are you trading in a vehicle?  Yes  No
Primary Applicant Information

Title:   First Name:   Last Name:   Suffix:

Previous Last Name:   
Date of Birth:   Marital Status:   Married   Separated   Unmarried
Credit Union Account Number:   
Social Security Number:   
Driver’s License Number:   License State:   Exp Date:   
Day Phone:   Extension:   
Mobile Phone:   
Email:   
Preferred Contact Method:   Day Phone   Email   Evening Phone   Mobile Phone
Address:   
City:   State:   Zip:   
Is your mailing address different than your current address?   Yes   No
Rent or Own?   Current Value of Home:
How much do you pay in rent/mortgage?   (Tip: Use 1, if you do not pay anything)
Years in Residence:   Months in Residence:   

Employment Information

Complete the information below as it relates to your current employment. When applicable, use the previous employment section to provide us at least 5 years of employment history.

Are you actively employed?   Yes   No   Self-Employed:   Yes   No
Employment Status:   Full-time, Part-time, Temporary, Unemployed, Disability, Social Security, VA, Pension
Years at this Job:   Years _____   Months _____
Gross Monthly Salary:   
Your Work Title/Position:   Type of Business:   
Supervisor Name:   
Employer Address:
City:   State:   Zip:   
Employer Phone Number:   Ext:   
**Previous Employment**

(if less than 5 years at Current Employer)

Employment Start Date:   

Gross Monthly Salary:   

Hours Worked Per Week:   

Day Phone Number:   

Employment Start Date:   

Years at this Job:   


Your Work Title/Position:   

Type of Business:   

Supervisor Name:   

Employer Address:   

City:   

State:   

Zip:   

Employer Phone Number:   

**Additional Income**

Have you had a recent change in your other sources of income?   Yes   No

Do you have any other income you want us to consider with your loan?   Yes   No

Additional Income Description:

Additional Gross Income:

*If other Employment – then same sections as above such as: Employment Title, Employer Name, Address, City, State, Zip, Phone Number, Ext. Years & Months at Employer, Other Income Amount, Hours per Week, Additional Income Frequency*

**Military Information**

Are you currently active in the military or a dependent of an active military member?   Yes   No
References – 2 Required* (*Cannot be anyone that lives at the same household as you do)

1st Type of Reference:  Friend  Relative

Reference First Name:  
Reference Last Name:  
Reference Address City:  
Reference Address State:  
Day Phone Number:  
Extension:  
Email:  

2nd Type of Reference:  Friend  Relative

Reference First Name:  
Reference Last Name:  
Reference Address City:  
Reference Address State:  
Day Phone Number:  
Extension:  
Email:  

Questions

Do you have any outstanding judgments?  Yes  No

Have you ever filed for bankruptcy or had a debt adjustment plan confirmed under Chapter 13?  Yes  No

Have you had property foreclosed upon or repossessed in the last 7 years?  Yes  No

Are you a party in a lawsuit?  Yes  No

Are you other than a U.S. Citizen or permanent resident alien?  Yes  No

Is your income likely to decline in the next two years?  Yes  No

Are you a co-maker, co-signer or guarantor or any loan not listed above?  Yes  No

For whom?  (Name of other Obligated on Loan)

To whom?  (Name of Creditor)
Joint Applicant Information

Complete the information below regarding the applicant(s). Applicant and co-applicant information will be requested on separate pages. We need your 2 recent paycheck stubs to be able to process the loan.

Applicant Information Role:

Title Prefix:                  First Name:                  Last Name:                  Suffix:

Previous Last Name:

Date of Birth:

Marital Status:  Married  Separated  Unmarried

Credit Union Account Number:

Social Security Number:

Driver’s License Number:

License State:                  Driver’s License Issue Date:

Day Phone:                           Extension:

Evening Phone:                        Extension:

Mobile Phone:

Email:

Preferred Contact Method:  Day Phone,  Email,  Evening Phone, Mobile Phone

Address:

City:                         State:                         Zip:

County:

Is your mailing address different than your current address?  Yes  No

Rent/Own?

Current Value of Home:

How much do you pay in rent/mortgage?  (Tip: Use 1 if you do not pay anything)

Years at Address:                Months at Address:
**Joint Employment Information**

Are you actively employed?  Yes  No  

Self-Employed:  Yes  No  

Employment Status:  Full-time, Part-time, Temporary, Unemployed, Disability, Social Security, VA, Pension  

Years at this Job:  Years _____  Months _____  

Gross Monthly Salary:  


Your Work Title/Position:  

Type of Business:  

Supervisor Name:  

Employer Address:  

City:  

State:  

Zip:  

Employment Start Date:  

Years:  

Months:  

Employer Phone Number:  

**Joint Applicant Additional Income**

Have you had a recent change in your other sources of income?  Yes  No  

Do you have any other income you want us to consider with your loan?  Yes  No  

Additional Income Description:  

Additional Gross Income:  

Frequency:  

*If other Employment – then same sections as above such as: Employment Title, Employer Name, Address, City, State, Zip, Phone Number, Ext. Years & Months at Employer, Other Income Amount, Hours per Week, Additional Income Frequency*

**Joint Applicant Military Information**

Are you currently active in the military or a dependent of an active military member?  Yes  No
Joint Applicant References – 2 Required* *(Cannot be anyone that lives at the same household as you do)*

1st Type of Reference:  Friend    Relative

Reference First Name:                        Reference Last Name:
Reference Address City:                     Reference Address State:
Day Phone Number:                          Extension:
Email:                                     

2nd Type of Reference:  Friend    Relative

Reference First Name:                        Reference Last Name:
Reference Address City:                     Reference Address State:
Day Phone Number:                          Extension:
Email:                                     

Joint Applicant Questions

Do you have any outstanding judgments?   Yes  No
Have you ever filed for bankruptcy or had a debt adjustment plan confirmed under Chapter 13?   Yes  No
Have you had property foreclosed upon or repossessed in the last 7 years?   Yes  No
Are you a party in a lawsuit?   Yes  No
Are you other than a U.S. Citizen or permanent resident alien?   Yes  No
Is your income likely to decline in the next two years?   Yes  No
Are you a co-maker, co-signer or guarantor or any loan not listed above?   Yes  No
For whom?  (Name of other Obligated on Loan)
To whom?  (Name of Creditor)
Read the important information below before submitting your request. Depending on the nature of this request, these disclosures may contain important information regarding applicable rates, fees and other costs.

**Important Disclosures**

**Credit Authorization:** By submitting this request, you authorize the Credit Union to obtain credit reports in connection with this request for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on information in this request and your credit report to make its decision. When applicable, spousal information may be requested as a part of this request. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this request.

By checking the box(es) below and submitting this request, all parties named below are agreeing to the terms, conditions and disclosures associated with this request.

- [ ] I, ________________, agree to the terms, conditions and disclosures of this request as the Primary Applicant. *
- [ ] I, ________________, agree to the terms, conditions and disclosures of this request as the Joint Applicant. *

**Note:** A confirmation email will be sent to the email address provided confirming we received your loan request. The email will contain a link to the applicable disclosures.

Comments:

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**Reminder for Document Uploads through our Secure Website Portal**


- You will need to upload 2 most recent paystubs through our secure website portal before your loan can be processed.
- Driver’s License
- If an auto refinance – vehicle year, make, model, mileage and then upload auto registration with 3 pictures (driver’s side, passenger side and odometer) along with your Contract, Buyer’s Order and Registration
- Remember to Click **Submit Documents** to upload to us.

**Questions:**

- **information@manateecfcu.org**
- **941-748-7704**