

13304 E. Alondra Blvd. Cerritos, CA 90703 (800) 369-7672 Fax (562) 404-3808
 1100 Corporate Center Dr. #101 Monterey Park, CA 91354 (800) 921-7672 Fax (323) 266-6165
 188 E. Arrow Highway, Suite A San Dimas, CA 91773 (888) 769-1794 Fax (909) 447-8830
 27220 Turnberry Lane, Suite #100 Valencia, CA 91355 (800) 719-7672 Fax (661) 775-0783

LOAN APPLICATION

Account Number _____

Day Time Phone Number (cell) _____

Please print clearly in ink, or type. Check all applicable boxes and answer all questions. If a question does not apply, indicate this by printing N/A (Not Applicable). This application must be filled out completely, dated and signed before it is submitted.

CREDIT REQUEST

Married applicants may apply for an individual account. Check the appropriate box to indicate individual or Joint Credit.

- Individual Credit:** Complete APPLICANT section. Please provide us with information about your spouse by completing all the "Co-Applicant" sections if you live in a Community Property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), if the property used to secure the loan is located in a Community Property state, or if your spouse will use the account. Your spouse should not sign this Application unless he/she wishes to be obligated on this loan as a Co-Applicant. However, if this loan is secured by property, and your spouse's name appears on the title to the property, he/she must sign this Application as an "Owner of Collateral."
- Joint Credit:** Provide information about both of you by completing APPLICANT and CO-APPLICANT sections.

Amount requested \$ _____ I am applying for: Signature Loan Pre-approved/ Vehicle Loan Credit Card Other _____
 Repayment: Payroll Deduction Automatic Payment Military Allotment Cash Other _____
 Term Requested: _____ yrs. _____ mths. Loan Purpose: _____

CREDIT INSURANCE- STATEMENT OF INTENT: Select coverage desired. The Credit Union will disclose the cost of this voluntary insurance to you, a separate insurance election form which discloses the terms and conditions must be signed for coverage to become effective.

- Single Credit Life Insurance Joint Credit Life Insurance Single Life & Credit Disability Joint Life & Credit Disability I Do not want Credit Insurance

APPLICANT INFORMATION **CO-APPLICANT** **SPOUSE (PLEASE CHECK ONE)**

Name (Last, First, M.I) _____
 Driver License # _____ State _____
 Soc. Sec. # _____ Date of Birth _____
 Home Phone (____) _____ Cell (____) _____
 Present Address _____
 City _____ State _____ Zip _____
 Own Rent Other How Long? _____ (mths) Amt \$ _____
 Previous Address _____
 City _____ State _____ Zip _____
 Married Unmarried Separated
 List ages of dependents not listed by other Applicant (exclude self): _____

Name (Last, First, M.I) _____
 Driver License # _____ State _____
 Soc. Sec. # _____ Date of Birth _____
 Home Phone (____) _____ Cell (____) _____
 Present Address _____
 City _____ State _____ Zip _____
 Own Rent Other How Long? _____ (mths) Amt \$ _____
 Previous Address _____
 City _____ State _____ Zip _____
 Married Unmarried Separated
 List ages of dependents not listed by other Applicant (exclude self): _____

If a "yes" answer is given to any of the following, explain on a separate sheet.

	Applicant		Co-Applicant	
	YES	NO	YES	NO
Do you have any outstanding judgments?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you owe back taxes? (Federal, State, Property Taxes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
To whom _____ Amount Owed \$ _____ Mo. Pmt \$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In the last 10 years, have you filed for bankruptcy or had a debt adjustment plan confirmed under chapter 13	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you had property foreclosed upon or given a deed in lieu of foreclosure in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a party in a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you other than a U.S. citizen or permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you in the last 60 days applied for or been granted a new loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Creditor _____ Loan Amount \$ _____ Monthly Payment \$ _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a co-maker, co-signer or guarantor in any loan not listed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For whom (others obligated on loan): _____ To whom (creditor) _____ Mo. Pmt. \$ _____				

APPLICANT EMPLOYMENT INFORMATION **CO-APPLICANT EMPLOYMENT INFORMATION**

Employer _____ From _____ To _____
 Address _____
 Phone (____) _____ Ext. _____
 Title _____ Part-time Full-time
 Prev. Empl. _____ From _____ To _____
 Address _____
 Title _____ Part-time Full-time

Employer _____ From _____ To _____
 Address _____
 Phone (____) _____ Ext. _____
 Title _____ Part-time Full-time
 Prev. Empl. _____ From _____ To _____
 Address _____
 Title _____ Part-time Full-time

INCOME INFORMATION

Note: Alimony, child support, or separate maintenance income need not be included if you choose not to have it considered as a basis for repaying this obligation.

Gross monthly income from employment \$ _____
Other _____ \$ _____
_____ \$ _____

Is any of this income to be reduced or interrupted before credit request is paid off?

Yes No

If yes, explain for how long and amount involved on a separate sheet.

CO-APPLICANT

Gross monthly income from employment \$ _____
Other _____ \$ _____
_____ \$ _____

Is any of this income to be reduced or interrupted before credit request is paid off?

Yes No

If yes, explain for how long and amount involved on a separate sheet.

ASSETS

Deposit Accounts: Include credit union, bank, savings and loan association, share accounts, share draft accounts, savings and checking accounts. Attach a separate sheet, if necessary.

Account Type Name & Address of Financial Institution Account Balance

Other Assets: Include securities, trust deeds, life insurance, other investments, real estate, vehicles to which you have clear title, etc. Attach a separate sheet, if necessary.

DEBTS

Do you rent? Yes No Monthly Rent \$ _____ Landlord: _____ Address: _____ Phone: _____

Do you own your home? Yes No Loan Modification? Yes No Property Taxes Impounded? Yes No

Value of Property \$ _____

1st Mortgagor: _____ Balance Owed: \$ _____ Monthly Payment: \$ _____

2nd Mortgagor: _____ Balance Owed: \$ _____ Monthly Payment: \$ _____

Do you own other Real Estate Property? Yes No Value of Property \$ _____

Mortgagor: _____ Balance Owed: \$ _____ Monthly Payment: \$ _____

List other debts & obligations including installment accounts, debts to other financial institutions, department stores, credit cards, support payments, medical bills, etc. Attach a separate sheet, if necessary.

Creditor Name

Account Number

Balance Due

Monthly Payment

Creditor Name	Account Number	Balance Due	Monthly Payment
SRA Inc. Loan			
Child and/or Spousal Support			
Horizon Loan			

REFERENCES

List the names, addresses and phone numbers of two relatives not living with you and one other reference who has known you for 2 years or more.

Name **Address** **Phone** **Relationship**

Name	Address	Phone	Relationship

SIGNATURES

Under penalty of perjury, you certify that (i) all information given on this application is true, complete, and is given for the purpose of requesting a loan; and (ii) that, other than those you have stated on this application, you have no other outstanding indebtedness, either as a maker, co-maker, or guarantor. You authorize any person, association, or corporation to furnish on request this Credit Union, information concerning you or your affairs. You authorize the credit union to contact and inquire of your references and your employer(s) present, past and future; and to obtain consumer credit reports about you. You also authorize the credit union to furnish information concerning your account to credit reporting agencies. POPA Federal Credit Union may report information about your account(s) to credit reporting agencies/bureaus. Late payments, missed payments, insufficient funds transactions, or other defaults on your account may be reflected in your credit report.

You understand that you will be provided with a copy of the Agreements and Disclosures applicable to your Open-End Loan Plan, including the Open-End Credit Agreement and the Truth-in-Lending Disclosure, the Statement of Billing Rights and the Security Agreement, when the loan sub-account is approved. You further agree that if you sign this Application and you access the line of credit, negotiate any check or draft that is issued under the terms of the Loan Plan, or utilize the loan proceeds in any way, then you are agreeing to be bound by the terms and conditions applicable to the Loan Plan, including the Promise to Pay all amounts owed to the Credit Union.

If you are applying for closed-end credit, you acknowledge that you will sign your Note and Disclosure Statement at the time the loan closes and you agree to be bound by its terms and conditions.

If this application is approved and credit card(s) issued, the undersigned Applicant(s) by signing, using or permitting another to use the credit card(s) agree(s) that the Applicant(s) will be bound by the terms and conditions of the credit card account agreement and disclosure and all amendments thereto.

X _____
Signature of Applicant Date

X _____
Signature of Co-Applicant Date

BORROWERS PLEASE NOTE:

Federal law states that whoever knowingly and willfully makes a false statement, overvalues any land, or property security, for the purpose of influencing the Credit Union in connection with a loan, is subject to a fine of up to \$5,000, or imprisonment for up to two years, or both.