



THE CICSA CO-OPERATIVE CREDIT UNION LTD.

P.O. BOX 1450, Grand Cayman KY1-1110, CAYMAN ISLANDS (345) 949-8415, Fax: 949-8910

P.O. BOX 262, Cayman Brac KY2-2101, CAYMAN ISLANDS (345) 948-0622, Fax: 948-0409

Email: cicsacu@candw.ky Website: www.cicsa-creditunion.org

Loan Application Form

Date: _____

Member Account # _____

Purpose of Loan: _____

Co-Applicant Member Account # _____

Out of Share Loan Product:

- Overdraft Xpress Loan
 Misc. Consumer Loan
 Car Loan
 Land Loan
 Commercial
 Mortgage - Construction
 Mortgage - Purchase
 Mortgage - Other

Name: _____

First

Middle

Last

Maiden Name

Email: _____ Date of Birth: _____

Address P.O. Box: _____ (Home# & Cell#): _____

Address: _____

House #

Street Name

District

Employed By: _____ How Long: _____

Address: _____

Dependents: _____ (Work#): _____

Position: _____ Monthly Salary \$: _____

Co-Applicant's Name: _____ Relationship: _____

Employer: _____ How Long: _____

Position: _____ Monthly Salary \$: _____

Other Income Source: _____ Monthly \$: _____

Emergency Contact

Name of Relative: _____ Relationship: _____

Address P.O. Box: _____ (Home# & Cell#): _____

Address: _____

House #

Street Name

District

Total Monthly Income: \$ _____

Cash Now Required: \$ _____ Less Pension/Health: \$ _____

Present Loan Balance: \$ _____ Less Strata/Prop. Ins. \$ _____

Total Loan Request: \$ _____ Net Income for DSR \$ _____

Current Monthly Expenses

<u>Current Monthly Expenses</u>	
Total Monthly Income	\$ _____
Credit Union Loan	\$ _____
Bank Loan	\$ _____
Bank Loan	\$ _____
Bank Loan	\$ _____
Mortgage/Rent	\$ _____
Credit Card	\$ _____
Credit Card	\$ _____
Telephone	\$ _____
Cable	\$ _____
Electricity/Water	\$ _____
Pension/Health	\$ _____
Helper	\$ _____
Life Insurance	\$ _____
Strata fee/Prop ins.	\$ _____
Vehicle (Gas, Maint.)	\$ _____
Personal (Food, Clothes)	\$ _____
Household Misc.	\$ _____
Entertainment	\$ _____
School Fees + Lunch Exp	\$ _____
CU Shares	\$ _____
Other Expenses	\$ _____
Total Expenses	\$ _____
SURPLUS	\$ _____

I hereby apply for a loan of \$ _____ for a period of _____ months to be repaid in _____ (_____) monthly payments of \$ _____, including interest.

I offer as security for the above requested loan:

- Shares
 Deposits
 Vehicle(s)
 Property(s)
 Other
 Guarantor
 Co-Maker security: _____

Vehicle: _____ Vehicle: _____

Year

Make

Model

Year

Make

Model

Property: _____ Property: _____

Block/Parcel

District

Block/Parcel

District

Statement of Affairs

(Round figures to the nearest dollar)

<u>Assets</u>	<u>Value</u>	<u>Liabilities</u>	<u>Monthly Payment</u>	<u>Balance</u>
Credit Union Shares	\$	Credit Union Loan	\$	\$
Credit Union Deposits	\$	Credit Union Xpress	\$	\$
Credit Union Fixed Deposits	\$	Personal Loans	\$	\$
Cash Savings/Bank	\$	Personal Loans	\$	\$
Property P/P\$ MM/YY	\$	Mortgage (incl. strata)	\$	\$
Property P/P \$ MM/YY	\$	Mortgage	\$	\$
Property	\$	Vehicle Loan	\$	\$
Vehicle	\$	Vehicle Loan	\$	\$
Vehicle	\$	Credit Card	\$	\$
Vehicle	\$	Credit Card	\$	\$
Fixed Deposits/Bank	\$	Credit Card	\$	\$
Stocks/Bonds	\$	Other Debt	\$	\$
Life Insurance CSV	\$	Other Debt	\$	\$
Other Investments	\$	Other Debt	\$	\$
Total	\$	Total	\$	\$

Credit Reference 1. _____

Credit Reference 2. _____

Credit Reference 3. _____

Credit Reference 4. _____

I hereby agree to comply with the terms, conditions, rules and regulations of the Credit Union now in force or which may hereafter be adopted. I am not indebted to any other Credit Union, bank or loan agency, either as a borrower or co-maker other than as stated above. The statements herein are made for the purposes of obtaining the loan and are true to the best of my knowledge and belief. You are authorized to check my credit history with any creditor and to provide information on my credit history with the Cayman Islands Civil Service Association (CICSA) Co-Operative Credit Union Ltd.

I understand that this application is not a binding offer of finance and that the Credit Union must first complete its internal credit review in accordance with its usual criteria and that review may result in changes to the basis on which any loan may be made available.

Signature of Applicant (Borrower)

Signature of Witness

Signature of Applicant (Borrower)

Signature of Witness

Co-Maker, Vehicle Owner or Joint Proprietor

In pledging my collateral as (circle the applicable) Vehicle, Joint Proprietor, Co-maker (Credit Union Shares in the amount of \$ _____), Other Cash Savings, I hereby acknowledge that this collateral is for the purpose of securing this loan and will not be released by the Credit Union unless the above noted loan has been refinanced with other collateral or paid in full. **I also acknowledge that in the event of default of the loan, the Credit Union may sell the collateral pledged and apply the proceeds, less recovery expenses to the loan.**

Signature of Co-maker 1/Vehicle Owner/ Joint Proprietor

Signature of Witness

Signature of Co-maker 1/Vehicle Owner/ Joint Proprietor

Signature of Witness

Co-maker 1

Name: _____

Account #: _____

Address: _____

Phone # (Home & Cell): _____

Employer: _____

How Long: _____ Phone # (Work): _____

Position: _____

Monthly Salary: \$ _____

Vehicle: _____

Property: _____

Year

Make

Model

Block/Parcel

District

Co-maker 2

Name: _____

Account #: _____

Address: _____

Phone # (Home & Cell): _____

Employer: _____

How Long: _____ Phone # (Work): _____

Position: _____

Monthly Salary: \$ _____

Vehicle: _____

Property: _____

Year

Make

Model

Block/Parcel

District

Guarantor

Name: _____

Account #: _____

Address: _____

Phone # (Home & Cell): _____

Employer: _____

How Long: _____ Phone # (Work): _____

Position: _____

Monthly Salary: \$ _____

Vehicle: _____

Property: _____

Year

Make

Model

Block/Parcel

District

INTENTIONALLY LEFT BLANK

For Credit Union Use Only

CREDIT DECISION

Credit Committee Action:

On _____, 20 _____ a loan of \$ _____ was approved/disapproved on the following

Additional Condition(s):

Special Notes: _____

	C.C. Chairperson	C.C. Vice-Chairperson
_____	C.C. Secretary	C.C. Member
_____	C.C. Member	Board of Directors
_____	C.C. Member	Supervisory Committee

CEO Action or In-House Credit Committee Action: (three signatures required from group 1/2/3/4

with maximum signature 1 per group for In-House Committee. CEO sole signatory within CEO unilateral limit)

On _____, 20 _____ a loan of \$ _____ was approved/disapproved on the following **Additional Condition(s):**

Special Notes: _____

	1. CEO _____
_____	2. CFO or Finance & Account Manager _____ Print Name: _____
_____	3. Loans Manager or Ass't Loans Manager _____ Print Name: _____
_____	4. Collection Manager or Assistance Collection Manager or Project Manager _____ Print Name: _____