

NEVIS CO-OPERATIVE CREDIT UNION LIMITED

LOAN APPLICATION FORM

Account Number _____
Common Shares \$ _____
Other Savings \$ _____
Fixed Deposits \$ _____

Loan Number _____
Date of Last Loan _____
Loan Balance \$ _____
Loan Status _____

NAME OF APPLICANT(S) (BLOCK LETTERS)

WORK TELEPHONE #

RESIDENTIAL ADDRESS

HOME TELEPHONE #

I/We hereby make application for a loan of _____
_____ Dollars (\$ _____) for a period of _____ months
to be repaid in monthly installments of \$ _____ together with Interest.

The first payment is to be made on: _____

I desire this loan for the following purpose(s): _____

Security Offered: _____

Name(s) of Co-maker(s)/Guarantor(s): _____

I/We am/are not indebted to any other Credit Union, Bank or Lending Agency, either as Maker, Co-Maker or Guarantor except as stated in this application. The statements made herein are for the purposes of obtaining the loan are true and correct to the best of my/our knowledge and belief.

SIGNATURE OF APPLICANT

DATE

SIGNATURE OF CO-APPLICANT

DATE

SIGNATURE OF CO-APPLICANT

DATE

APPLICANT'S FINANCIAL STATEMENT

ASSETS

Properties/Real Estate \$ _____
Credit Union Savings \$ _____
Bank Savings (1) \$ _____
 (2) \$ _____
Investments \$ _____
Life Insurance (CSV) \$ _____
Other (1) \$ _____
 (2) \$ _____

TOTAL ASSETS \$ _____
NET WORTH(+ve) \$ _____

LIABILITIES

Mortgage(s) \$ _____
Credit Union Loans \$ _____
Bank Loans (1) \$ _____
 (2) \$ _____
Hire Purchase \$ _____
Other (1) \$ _____
 (2) \$ _____

TOTAL LIABILITIES \$ _____
NET WORTH (-ve) \$ _____

MONTHLY INCOME AND EXPENSES

INCOME

Salary: (Applicant) \$ _____
 (Spouse) \$ _____

Investment: (Rent) \$ _____
 (Interest) \$ _____
 (Dividend) \$ _____

Other: \$ _____
 \$ _____
 \$ _____

TOTAL INCOME \$ _____

EXPENSES

Food \$ _____
Utilities \$ _____
Rent \$ _____
Insurance(s) \$ _____
Credit Union Loans \$ _____
Mortgage \$ _____
Hire Purchase \$ _____
Bank Loans \$ _____
School Fees \$ _____
Remittances \$ _____
Other \$ _____

TOTAL EXPENSES \$ _____

SURPLUS/(DEFICIT) : \$ _____

TOTAL INCOME/DEBT RATIO : _____ %

ADDITIONAL INFORMATION

CO-MAKER'S FINANCIAL STATEMENT

ASSETS

Properties/Real Estate \$ _____
Credit Union Savings \$ _____
Bank Savings (1) \$ _____
 (2) \$ _____
Investments \$ _____
Life Insurance (CSV) \$ _____
Other (1) \$ _____
 (2) \$ _____

TOTAL ASSETS \$ _____
NET WORTH(+ve) \$ _____

LIABILITIES

Mortgage(s) \$ _____
Credit Union Loans \$ _____
Bank Loans (1) \$ _____
 (2) \$ _____
Hire Purchase \$ _____
Other (1) \$ _____
 (2) \$ _____

TOTAL LIABILITIES \$ _____
NET WORTH (-ve) \$ _____

MONTHLY INCOME AND EXPENSES

INCOME

Salary: (Applicant) \$ _____
 (Spouse) \$ _____

Investment: (Rent) \$ _____
 (Interest) \$ _____
 (Dividend) \$ _____

Other: \$ _____
 \$ _____
 \$ _____

TOTAL INCOME \$ _____

EXPENSES

Food \$ _____
Utilities \$ _____
Rent \$ _____
Insurance(s) \$ _____
Credit Union Loans \$ _____
Mortgage \$ _____
Hire Purchase \$ _____
Bank Loans \$ _____
School Fees \$ _____
Remittances \$ _____
Other \$ _____

TOTAL EXPENSES \$ _____

SURPLUS/(DEFICIT) : \$ _____

TOTAL INCOME/DEBT RATIO : _____ %

ADDITIONAL INFORMATION

STATEMENT OF CREDITORS

I/We am/are indebted to the following creditors (list all debts such as bills for real estate, automobile repairs, furniture, medical, loans, etc). Indicate with an "X" those obligations that you will pay with this loan.

No.	Name of Creditors	Original Amount	Monthly Payment	Balance	X
1.		\$	\$	\$	
2.		\$	\$	\$	
3.		\$	\$	\$	
4.		\$	\$	\$	
5.		\$	\$	\$	
6.		\$	\$	\$	

ADDITIONAL INFORMATION

APPLICANT

Date of Birth _____
No. of Dependants _____
Employer _____
Address _____
Position _____
Monthly Salary (Net) \$ _____
Previous Employer _____
Length of Service _____
Address for the past (5) years
(1) _____
(2) _____

Next of Kin: _____
Contact Telephone # _____

CO-MAKER

Name _____
Date of Birth _____
Address _____
Contact Telephone # _____
Employer _____
Position _____
Monthly Salary (Net) \$ _____
Collateral Security _____
Common Shares \$ _____
Savings Balance \$ _____
Loan Balance \$ _____

GENERAL COMMENTS

PROCESSED BY: _____
LOANS OFFICER

DATE

REVEIWD BY: _____
LOANS MANAGER

DATE