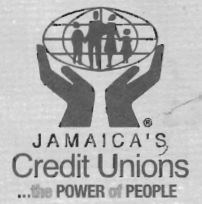


# LOAN APPLICATION PERSONAL CREDIT

PAGE 1 OF 4



Name of Credit Union: \_\_\_\_\_  
Branch: \_\_\_\_\_

Date of Application: \_\_\_\_\_  
/ /  
(DD/MM/YY)

## 1. PERSONAL INFORMATION

NAME OF APPLICANT (SURNAME, FIRST NAME, MIDDLE NAME)		DATE OF BIRTH (DD/MM/YY) / /	T.R.N.	ACCOUNT #
PRESENT HOME ADDRESS			OWN, RENT, OTHER	YEARS THERE
MAILING ADDRESS IF DIFFERENT FROM HOME ADDRESS			HOME TELEPHONE #	FAX/CELLULAR #
PREVIOUS HOME ADDRESS		YEARS THERE	E-MAIL ADDRESS	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	TELEPHONE #
# OF DEPENDENTS	AGE(S) OF EACH	STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED		DATE OF MEMBERSHIP (DD/MM/YY) / /

## 2. EMPLOYMENT INFORMATION

NAME OF EMPLOYER		YEARS THERE	OCCUPATION/TYPE OF BUSINESS
ADDRESS OF EMPLOYER		EMPLOYEE #	TELEPHONE #
NAME OF PREVIOUS EMPLOYER		YEARS THERE	OCCUPATION/TYPE OF BUSINESS
ADDRESS OF PREVIOUS EMPLOYER		TELEPHONE #	

## 3. SPOUSE'S EMPLOYMENT INFORMATION

NAME OF SPOUSE (SURNAME, MAIDEN NAME (if applicable), FIRST NAME, MIDDLE NAME)		DATE OF BIRTH (DD/MM/YY) / /	T.R.N.
NAME OF EMPLOYER		YEARS THERE	OCCUPATION/TYPE OF BUSINESS
ADDRESS OF EMPLOYER		TELEPHONE #	
NAME OF PREVIOUS EMPLOYER		YEARS THERE	OCCUPATION/TYPE OF BUSINESS
ADDRESS OF PREVIOUS EMPLOYER		TELEPHONE #	

## 4. CO-MAKER'S INFORMATION

NAME OF CO-MAKER (SURNAME, FIRST NAME, MIDDLE NAME)		DATE OF BIRTH (DD/MM/YY) / /	T.R.N.	MEMBER ACCOUNT #
PRESENT HOME ADDRESS			OWN, RENT, OTHER	YEARS THERE
MAILING ADDRESS IF DIFFERENT FROM HOME ADDRESS			HOME TELEPHONE #	FAX/CELLULAR #
PREVIOUS HOME ADDRESS		YEARS THERE	E-MAIL ADDRESS	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	TELEPHONE #
# OF DEPENDENTS	STATUS (MARRIED, SINGLE, DIVORCED)		SPOUSE'S NAME	

## 5. CO-MAKER'S EMPLOYMENT INFORMATION

NAME OF EMPLOYER		YEARS THERE	OCCUPATION/TYPE OF BUSINESS
ADDRESS OF EMPLOYER		TELEPHONE #	
NAME OF PREVIOUS EMPLOYER		YEARS THERE	OCCUPATION/TYPE OF BUSINESS
ADDRESS OF PREVIOUS EMPLOYER		TELEPHONE #	

6. CO-MAKER'S INFORMATION			
NAME OF CO-MAKER (SURNAME, FIRST NAME, MIDDLE NAME)		DATE OF BIRTH (DD/MM/YY) / /	T.R.N.
PRESENT HOME ADDRESS		OWN, RENT, OTHER	MEMBER ACCOUNT #
MAILING ADDRESS IF DIFFERENT FROM HOME ADDRESS		HOME TELEPHONE #	YEARS THERE
PREVIOUS HOME ADDRESS		YEARS THERE	E-MAIL ADDRESS
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	TELEPHONE #
# OF DEPENDENTS	STATUS (MARRIED, SINGLE, DIVORCED)	SPOUSE'S NAME	

7. CO-MAKER'S EMPLOYMENT INFORMATION		
NAME OF EMPLOYER	YEARS THERE	OCCUPATION/TYPE OF BUSINESS
ADDRESS OF EMPLOYER	TELEPHONE #	
NAME OF PREVIOUS EMPLOYER	YEARS THERE	OCCUPATION/TYPE OF BUSINESS
ADDRESS OF PREVIOUS EMPLOYER	TELEPHONE #	

8. GUARANTOR'S INFORMATION			
NAME OF GUARANTOR (SURNAME, FIRST NAME, MIDDLE NAME)		DATE OF BIRTH (DD/MM/YY) / /	T.R.N.
PRESENT HOME ADDRESS		OWN, RENT, OTHER	I.D. #
MAILING ADDRESS IF DIFFERENT FROM HOME ADDRESS		HOME TELEPHONE #	YEARS THERE
NAME AND ADDRESS OF EMPLOYER		E-MAIL ADDRESS	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	TELEPHONE #
# OF DEPENDENTS	STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED	SPOUSE'S NAME	

9. LOAN DETAILS	
LOAN PURPOSE _____	<b>REPAYMENT SOURCE:</b> <input type="checkbox"/> SALARY DEDUCTION <input type="checkbox"/> POST DATED CHEQUE <input type="checkbox"/> COUNTER <input type="checkbox"/> STANDING ORDER (ACCOUNT # _____)
LOAN AMOUNT: \$ _____	
COLLATERAL SECURITY HELD AND PROPOSED	

10. INCOME AND EXPENDITURE STATEMENT				
INCOME		\$	EXPENDITURE	\$
Gross Monthly Family Income			Car Loan Payment	
Less Deductions At Source			Hire Purchase Payments	
Net Income (Take Home Pay)			Life Insurance Premiums	
Other Income			Other Loan Payments	
<b>TOTAL INCOME</b>			Rent	
			Mortgage, Maintenance	
			Insurance, Home, Vehicle	
			Transportation Expenses	
			Utilities - Telephone, Water, Electricity	
			Living Expenses - Food, Clothing, etc.	
			Educational Expenses - School Fees, etc.	
			Medical, Dental, Optical Expenses	
			Entertainment	
			Other	
			<b>TOTAL EXPENSES</b>	
			<b>SURPLUS/(DEFICIT)</b>	

*Not Salary Deducted.*







# LOAN AGREEMENT

Loan No. ....

Cheque No. ....

A/C No. ....

Final Payment due .....

Amount Borrowed. \$.....

Terms \$ .....

.....  
Name of Credit Union

..... 20.....

FOR VALUE RECEIVED I/We, ..... as principal and

..... as co-makers (waiving.....rights of demand and notice) jointly and severally promise to pay to the.....

or order the sum of ..... (\$.....) as follows:-

..... on ..... 20..... and.....

each succeeding week/month, thereafter, the whole sum to be repaid in or within .....

from date; interest to be at .....

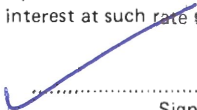
As Collateral security for this note said Borrower has deposited with said Credit Union.

In case of any default in payment as herein agreed, **unless** excused by the Board of Directors, the entire balance of this loan shall become immediately due and payable on demand. This loan shall also become due and payable when the borrower becomes bankrupt, or leave Jamaica without giving at least six months notice or loses his common bond.

Said principal and co-makers jointly and severally promise to pay all fines imposed in accordance with the rules of the Credit Union, for failure to comply with the terms of this loan together with all costs or expenses incurred in the collection of any sum due; also, if the holder hereof after default, shall place this loan in the hands of an attorney-at-law for collections, to pay all costs incurred.

The Credit Union reserves the right to vary the rate of interest payable by the Borrower from time to time by giving to the Borrower, a notice to that effect specifying the new rate of interest and the date from which interest at such rate shall be payable.

.....  
Signature of Witness

  
Signature of Principal

.....  
Signature of Witness

.....  
Signature of Co-maker

.....  
Signature of Witness

.....  
Signature of Co-maker

.....  
Signature of Witness

.....  
Signature of Co-maker

GRACE CO-OPERATIVE CREDIT UNION LIMITED

LOAN DEDUCTION FORM

I \_\_\_\_\_ an employee of \_\_\_\_\_  
hereby agree to have the sum of \$ \_\_\_\_\_ deducted form my salary each month/week  
commencing \_\_\_\_\_ and pay the full amount to GRACE CO-OP CREDIT  
UNION LIMITED in consideration of their lending me \$ \_\_\_\_\_ with deduction  
also of \$ \_\_\_\_\_ for shares until this debt has been liquidated.

I am aware that these deduction cannot be stopped without written advice from GRACE  
CO-OP CREDIT UNION LIMITED and should my service be terminated with the  
company. I hereby agree that the balance of my account at that time be deducted from my  
salary or any other perquisites that may be due to me.

	LOANS	SHARE	DEPOSIT	TOTAL
--	-------	-------	---------	-------

CURRENT DEDUCTIONS \_\_\_\_\_

INCREASE/DECREASE \_\_\_\_\_

TOTAL NEW DEDUCTIONS \_\_\_\_\_

DATE \_\_\_\_\_

SIGNATURE OF BORROWER \_\_\_\_\_

SIGNATURE OF WITNESS \_\_\_\_\_

Dear Sir

Kindly pay to **GRACE CO-OP CREDIT UNION LIMITED** the sum of

\_\_\_\_\_ \$ \_\_\_\_\_ from

proceeds of my pension fund.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_