

Co-Borrower/Guarantor Statement

Credit Union

**NIAGARA FALLS AIR FORCE FCU
2420 OLMSTEAD STREET
NIAGARA FALLS, NY 14304-5066**

Credit Union Use Only

Applicant's Name

Applicant's Account No.

Purpose of Loan

Amount of Credit Requested

Application Date

You are furnishing the following information to induce the Credit Union to grant credit to the Applicant identified above.

Check the box that applies to you:

Co-Borrower (Someone who will be responsible for repayment of the loan and have use of the loan proceeds. Note: A Co-Borrower must be a member of the Credit Union before borrowing privileges can be extended to that person.)

Guarantor (Someone who will be responsible for repayment of the loan but will not have use of the loan proceeds.)

Information About You

Please type or print in dark ink

Full Name and Relationship to Applicant	Birth Date	Social Security No.	Driver's License No.
Street Address	<input type="checkbox"/> Own <input type="checkbox"/> Live with Parents <input type="checkbox"/> Rent <input type="checkbox"/> Other		Years at this Address
City	State	Zip Code	Telephone No. ()
Number of Dependents (excluding self)	Ages of Dependents	E-mail Address (optional)	

If you have lived at the above address less than two years, where did you live before?

Street Address	<input type="checkbox"/> Own <input type="checkbox"/> Live with Parents <input type="checkbox"/> Rent <input type="checkbox"/> Other		Years at this Address
City	State	Zip Code	

Marital Status [Complete only if you are giving a security interest in your property]

Married Separated Other (including single, divorced, or widowed)

Information About Your Employer

Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Street Address	Years with this Employer
City	State	Zip Code	Telephone No. ()
Position/Title	Department	Name of Supervisor	Payroll No.

If you have worked for your present employer less than two years, where did you work before?

Previous Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Street Address	Years with this Employer
City	State	Zip Code	Telephone No. ()
Position/Title	Department	Name of Supervisor	

Information About Your Income

Wages / Salary

\$ _____ Per _____ Gross **If take-home pay is disclosed, include all payroll deductions.* Hours Worked Per Week _____ Take Home* **Payroll Frequency**
 Monthly Bi-Weekly
 Semi-Monthly Weekly

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Other Income: \$ _____ Per _____ Source _____
 \$ _____ Per _____ Source _____

If alimony, child support, or separate maintenance income is disclosed as "Other Income", are payments being received under court order written agreement, or oral understanding

Is any income listed in this entire section likely to be reduced in the next two years? Yes No If "Yes", explain: _____

Information About Your Savings Accounts and Other Property

Bank/Credit Union Accounts

Financial Institution	Type of Account	Account Number	Approximate Balance

Automobile(s)

Year	Model	Color	Plate Number	Ownership
				<input type="checkbox"/> Owned <input type="checkbox"/> Leased
				<input type="checkbox"/> Owned <input type="checkbox"/> Leased

Real Estate

Street Address	City & State	Date Acquired	Purchase Price	Market Value

Other (List stocks, bonds, mutual funds, boats, recreational vehicles, etc.)

References

Nearest Relative Not Living with You Name and Relationship	Street Address	City	State	Zip Code	Telephone No. ()
Personal Friend (not a relative) Name	Street Address	City	State	Zip Code	Telephone No. ()
Personal Friend (not a relative) Name	Street Address	City	State	Zip Code	Telephone No. ()

Information About Your Debts (List all debts, including credit union loans. Continue on a separate sheet, if necessary.)

Loan or Debt	Creditor	Account Number	Original Amount/ Credit Limit	Current Balance	Monthly Payment
Mortgage / Rent					
Second Mortgage / Home Equity					
Property Taxes (if not escrowed)					
Automobile					
Automobile					
Credit Card					
Credit Card					
Credit Card					
Line-of-Credit					
Department Store					
Department Store					
Personal/Other					
Personal/Other					

Are you a co-maker, endorser, or guarantor on any debt obligation not listed above? Yes No If "Yes", provide debtor's name, current loan balance, and other details (including name and address of any creditors):

Are there any unsatisfied judgements, garnishments, or lawsuits pending against you? Yes No If "Yes", provide dollar amount and details:

Have you declared bankruptcy in the last 10 years? Yes No If "Yes", provide date and place of filing:

Have you ever been granted credit in another name? Yes No If "Yes", what was that name and where was the credit granted:

Are you presently liable for any alimony, child support, or separate maintenance payments? Yes No If "Yes", what is the amount and frequency of those payments:

Do you have any other loan or credit applications pending? Yes No If "Yes", provide creditor name(s) and dollar amount(s):

Have you been denied credit in the last six months? Yes No

Notice to Guarantors

If the person for whom you are guaranteeing this loan does not pay the Credit Union, you will be legally liable and fully responsible for paying the debt even though you are not receiving any part of the loan proceeds. You may be asked to pay the loan even though the Applicant is working and even though there may be property pledged as collateral for the loan. The Credit Union may begin legal action against you to collect any unpaid indebtedness if you refuse payment.

If there is more than one guarantor, the Credit Union can sue you alone. It is not required to sue any of the other guarantors. Nothing shall discharge or satisfy your obligation under this guaranty except full payment of the indebtedness, including accrued interest.

This does not create your legal liability. It only explains some of your responsibilities when you act as a guarantor.

Representations & Authorizations

You represent everything stated in this application is correct to the best of your knowledge. You further represent you have provided a complete listing of all your debts and obligations.

You authorize the Credit Union to investigate your credit record, verify your employment and income information, and answer questions regarding your credit history. You also authorize the Credit Union to obtain credit reports in connection with this application and for any update, renewal or extension of the credit received. If you request it, 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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by the National Credit Union Administration.

X

Co-Borrower/Guarantor Signature _____ Date _____ Witness (if requested by Credit Union) _____ Date _____

I am applying for joint credit with the Applicant. Co-Borrower's Initials _____

Credit Union Use Only

Loan Officer/Credit Committee Comments (if any)

Received By

Credit Union Representative _____ Date _____ Credit Union Representative _____ Date _____

Credit Union Representative _____ Date _____ Credit Union Representative _____ Date _____