

CREDIT UNION:

Marshland Community Federal Credit Union
3650 Community Road
Brunswick, GA 31520
(912) 279-2000

TotalLoan
SIMPLIFIED LOAN PROGRAM
APPLICATION

Date:

MARRIED APPLICANTS may apply for a separate account. A Credit Union may only extend direct credit to a member. Any Joint applicant for credit will be considered a guarantor or co-signer if such person is not a credit union member. **Check the type of credit account you wish to apply for.**

Individual Credit – You must complete the applicant section about yourself and the other section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.

Joint Credit – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section. *If you intend to apply for joint credit, you understand that the Credit Union may need to document any non-member as a guarantor/co-signer as explained above.*

Applicant Signature _____ Co-Applicant Signature _____

Account: _____ Repayment: _____

Amount Requested: _____

Purpose or Collateral: _____

If this application is used to issue a credit card, you understand that your use or allowing the card to be used will constitute acknowledgment and receipt and agreement to the terms and conditions of the credit card agreement provided to you with the card.

APPLICANT

Complete for joint credit or if you live in a community property state: Married Separated Unmarried (single, divorced, widowed)

Name: _____ Social Security No. _____ Driver's License No. _____ Email (Home) _____

Account Number _____ Security Authentication _____ Birthdate _____ No. of Dependents _____ Home Phone _____ Business Phone _____

Present Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Mortgage/ Rent to:	Monthly Payment
	Years There		Balance

Name and address of employer	Start Date	Employment Income	Previous employer name and address	Start Date
				End Date

Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.

Other Income	Amount	Period	Source	Amount	Period	Source
--------------	--------	--------	--------	--------	--------	--------

Name and address of nearest relative not living with you _____ Relationship _____ Phone _____

OTHER APPLICANT – CO-BORROWER SPOUSE GUARANTOR

Complete for joint credit or if you live in a community property state: Married Separated Unmarried (single, divorced, widowed)

Name: _____ Social Security No. _____ Driver's License No./State _____ Email (Home) _____

Account Number _____ Security Authentication _____ Birthdate _____ No. of Dependents _____ Home Phone _____ Business Phone _____

Present Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Mortgage/ Rent to:	Monthly Payment
	Years There		Balance

Name and address of employer	Start Date	Employment Income	Previous employer name and address	Start Date
				End Date

Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.

Other Income	Amount	Period	Source	Amount	Period	Source
--------------	--------	--------	--------	--------	--------	--------

Name and address of nearest relative not living with you _____ Relationship _____ Phone _____

Clear title assets (Car/Property)

Value:

Pledged as collateral

OUTSTANDING DEBTS AND OTHER OBLIGATIONS

Creditor	Account No.	Balance	Monthly Payments
----------	-------------	---------	------------------

Do you have any outstanding judgements, ever filed bankruptcy, had debt adjustment plan confirmed under Chapter 13, had property foreclosed upon or repossessed in last 7 years?

APPLICANT	OTHER APPLICANT
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

ARE YOU A UNITED STATES CITIZEN?

Is any income you have shown likely to reduce in the next two years?
 Are you a co-maker or co-signer on any loan? If so, whom?
 NAME OF OTHERS OBLIGATED ON LOAN AND NAME OF CREDITOR

APPLICANT YES NO
 OTHER APPLICANT YES NO
 IF NO LIST STATUS

IF ANY YES, EXPLAIN

STATE NOTICES

OHIO RESIDENTS ONLY: The Ohio laws against discrimination requires that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: For any provision of any marital property agreement, court decree order section 766.70, or statement under section 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign if you are NOT applying for this loan account with your spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned.

 Wisconsin Resident Only

 Date

SIGNATURES

You promise that the information stated in this TotalLoan Simplified Loan Program Application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about its credit history with you. The Credit Union may also obtain credit reports to update, increase, extend or renew credit with you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. If this application is used to issue a credit card, by signing below or by using or allowing the card to be used, you agree to all the terms and conditions of the credit card agreement provided to you with the credit card.

As security for any loan advance to you or on your behalf, under the TotalLoan Simplified Loan Agreement and Disclosure, you grant the Credit Union a Security Interest in all individual and joint share or other accounts you have with the Credit Union now and in the future. When you are in default you authorize the Credit Union to take that money and apply it to what you owe. Shares and deposits that would have an adverse tax consequence if pledged as security are not subject to this Security Interest.

To help the government fight the funding of Terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and other identifying information.

X _____ (seal) _____
 Applicant Date

X _____ (seal) _____
 Other Applicant Date

CREDIT ACTION

APPROVED (subject to special conditions set forth below):

 By: _____

 ECOA Notice and reason for Rejection sent or delivered on _____

DISAPPROVED (for the following reason):

 The following counter offer will be made to the applicant and if accepted, we approve the loan.
 Describe: _____

 Outside information considered: NO YES Describe: _____

 By: _____