



# S.F.C.C.U. CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

16 Irving Street, San Fernando, Trinidad.  
Tel.: (868) 657-5669, 652-7510, Fax: (868) 653-0305  
*Established: June 19th 1948      Registered on June 28th 1948*  
*Registration #54*

## LOAN APPLICATION FORM

PAGE 1

LOAN APPLICATION NUMBER

ACCOUNT  
NUMBER

### 1. PERSONAL INFORMATION

Mr. <input type="checkbox"/> Miss <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/>	SURNAME	FIRST NAME	OTHER NAME
ADDRESS LINE 1		HOME PHONE NUMBER	
LINE 2		HOW LONG	
OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER _____	NUMBER OF DEPENDANTS	DATE OF BIRTH DD MTH. YR	IDENTIFICATION NUMBER
		PASSPORT <input type="checkbox"/> DRIVER'S PERMIT <input type="checkbox"/> I.D. CARD <input type="checkbox"/>	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATION	HOME PHONE NUMBER
1.			
2.			

### 2. EMPLOYMENT INFORMATION

EMPLOYER'S NAME	BUS. TEL. No.
EMPLOYER'S ADDRESS LINE 1	OCCUPATION:
LINE 2	No. OF YEARS
PREVIOUS EMPLOYER'S NAME	FULL TIME <input type="checkbox"/>
PREVIOUS EMPLOYER'S ADDRESS LINE 1	PART TIME <input type="checkbox"/>
LINE 2	TEMPORARY <input type="checkbox"/>
	SELF EMPLOYED <input type="checkbox"/>

### 3. CREDIT HISTORY

DATE JOINED CREDIT UNION	DD	MTH	YR	DATE PREVIOUS LOAN GRANTED	DD	MTH	YR	AMOUNT \$
REPAYMENT	VG <input type="checkbox"/>	G <input type="checkbox"/>	F <input type="checkbox"/>	P <input type="checkbox"/>	INSTALLMENT LOAN \$ _____ DEPOSIT \$ _____ SHARES \$ _____ OTHER \$ _____			
MODE OF PAYMENT	PRD <input type="checkbox"/>	OC <input type="checkbox"/>	BO <input type="checkbox"/>	FREQUENCY MONTHLY <input type="checkbox"/>	FORTNIGHTLY <input type="checkbox"/>	WEEKLY <input type="checkbox"/>		
GENERAL COMMENTS:								



**4. LOAN INFORMATION**

<b>SHARE BALANCE</b> \$ _____		<b>EXISTING LOAN BALANCE</b> \$ _____		<b>AMOUNT REQUESTED</b> \$ _____		<b>TOTAL LOAN</b> \$ _____	
<b>SECURITY</b>	<b>SHARES</b> <input type="checkbox"/>	<b>BILL OF SALE</b> <input type="checkbox"/>	<b>I.O.C.</b> <input type="checkbox"/>	<b>OTHER</b> <input type="checkbox"/>			
	<b>CHARACTER</b> <input type="checkbox"/>	<b>FIXED DEPOSIT</b> <input type="checkbox"/>	<b>MORTGAGE</b> <input type="checkbox"/>				
	<b>INSURANCE</b> <input type="checkbox"/>	<b>U.T.C.</b> <input type="checkbox"/>	<b>CO-MAKER</b> <input type="checkbox"/>				
<b>DURATION OF LOAN</b>	<b>INSTALMENTS</b>		<b>MODES OF REPAYMENT</b>	<b>PRD:</b> <input type="checkbox"/>	<b>FREQUENCY</b>		
	LOAN _____			OC <input type="checkbox"/>	MONTHLY <input type="checkbox"/>		
	OTHER _____			BO <input type="checkbox"/>	FORTNIGHTLY <input type="checkbox"/>		
	SHARES _____				WEEKLY <input type="checkbox"/>		
	<b>TOTAL</b> _____						
<b>PURPOSE OF LOAN</b>							

**5. FINANCIAL INFORMATION**

<b>INCOME PER MONTH</b>		<b>ASSETS</b>	
<b>MEMBER'S INCOME</b>	_____	<b>PROPERTY</b>	_____
<b>SPOUSE INCOME</b>	_____	<b>VEHICLE</b>	_____
<b>OTHER INCOME</b>	_____	<b>LAND</b>	_____
<b>TOTAL INCOME</b>	\$ _____	<b>BANK BALANCES</b>	_____
<b>EXPENDITURE</b>	_____	<b>CREDIT UNION SHARES</b>	_____
<b>INCOME TAX</b>	_____	<b>OTHER BALANCES (UNITS, FIXED DEPOSITS)</b>	_____
<b>NATIONAL INSURANCE</b>	_____	<b>INSURANCES (CAR)</b>	_____
<b>HEALTH SURCHARGE</b>	_____	<b>OTHER ASSETS</b>	_____
<b>RENT/MORTGAGE</b>	_____	<b>TOTAL ASSETS</b>	\$ _____
<b>TRANSPORTATION (LICENCE ETC.)</b>	_____	<b>LIABILITIES</b>	_____
<b>TELEPHONE</b>	_____	<b>MORTGAGE</b>	_____
<b>PUBLIC UTILITIES</b>	_____	<b>CREDIT UNION LOAN</b>	_____
<b>HIRE PURCHASE</b>	_____	<b>OTHER LOANS</b>	_____
<b>CREDIT CARD PAYMENTS</b>	_____	<b>CREDITORS</b>	_____
<b>CREDIT UNION LOAN (S.F.C.C.U.)</b>	_____	<b>HIRE PURCHASE</b>	_____
<b>OTHER CREDIT UNION LOAN</b>	_____	<b>CREDIT CARD BALANCE</b>	_____
<b>BANK LOAN</b>	_____	<b>OTHER LIABILITIES</b>	_____
<b>CREDIT UNION SAVINGS</b>	_____	<b>TOTAL LIABILITIES</b>	\$ _____
<b>OTHER SAVINGS</b>	_____	<b>NET WORTH</b>	\$ _____
<b>MAINTENANCE</b>	_____	<b>TOTAL LIABILITIES + NET WORTH</b>	\$ _____
<b>FOOD</b>	_____	<b>CREDIT RATIO ANALYSIS</b>	_____
<b>MEDICAL CARE</b>	_____	<b>DEBT SERVICE RATIO</b>	_____
<b>LEISURE ACTIVITIES</b>	_____	<b>TOTAL VALUE OF SECURITY</b>	_____
<b>PERSONAL</b>	_____	<b>INCOME SURPLUS/DEFICIT</b>	_____
<b>EDUCATION</b>	_____	<b>NET WORTH</b>	_____
<b>HOME MAINTENANCE</b>	_____		_____
<b>INSURANCES</b>	_____		_____
<b>TAXES (LAND)</b>	_____		_____
<b>TOTAL</b>	\$ _____		_____
<b>SURPLUS/DEFICIT EXPENSES</b>	_____		_____

1. I certify that all statements contained in this application form for my loan are true and complete, and were made for the purpose of obtaining this loan. The express representation that I am not being sued, that no judgement is outstanding against me, and that I am not indebted to any other lender except as shown in the said application and the Credit Union may obtain further information as it may require and for such purpose may make enquires of others.

2. Due to my current loan I will not obtain any loan elsewhere without first informing the Credit Union.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Witness \_\_\_\_\_ Date \_\_\_\_\_



**6. SECURITY - OWNERSHIP VERIFICATION**

DESCRIPTION (MAKE & MODEL)		MODEL YEAR	SERIAL NUMBER	NEW USED <input type="checkbox"/>
REGISTRATION NUMBER	INSURANCE COMPANY		INSURED VALUE \$	
TYRES	ENGINE	BODY	UPHOLSTERY	
REGISTRATION <input type="checkbox"/>	SEARCH YES <input type="checkbox"/> NO <input type="checkbox"/>	LIEN/CHattel YES <input type="checkbox"/> NO <input type="checkbox"/> MORTGAGER:	VERIFIED BY	SECURED LENDING VALUE \$
OWNERSHIP <input type="checkbox"/>				

**7. INSURANCE/FIXED DEPOSIT/UNITS**

COMPANY/BANK		ACCOUNT NUMBER	FACE VALUE \$
EXPIRY DATE DD MTH YR	STATEMENT/CERTIFICATE YES <input type="checkbox"/> NO <input type="checkbox"/>	C.S.V. \$	SECURED LENDING VALUE \$

**8. PROPERTY - LAND & BUILDING**

DESCRIPTION				
LOCATION				
MORTGAGE YES <input type="checkbox"/> NO <input type="checkbox"/>				
WATER RATES	LAND & BLDG. TAXES	COPY OF DEED	EST. MARKET VALUE \$	SECURED LENDING VALUE \$

**9. Co - MAKER**

NAME:		ACCOUNT No.:
ADDRESS:		OCCUPATION
PLACE OF EMPLOYMENT:	LENGTH OF SERVICE	SHARES PLEDGED \$
NAME:		ACCOUNT No.:
ADDRESS:		OCCUPATION
PLACE OF EMPLOYMENT:	LENGTH OF SERVICE	SHARES PLEDGED \$

**10. RECOMMENDATIONS/APPROVAL****A. LOAN OFFICER RECOMMENDATIONS:**

SUBJECT TO:		
CREDIT ENQUIRY:		
INTERVIEWED BY	DATE DD MTH YR	APPROVED REFERRED TO SUPERVISOR <input type="checkbox"/> REFERRED TO MANAGER <input type="checkbox"/>

**B. SUPERVISOR'S RECOMMENDATION**

SUBJECT TO:		
SIGNATURE	DATE DD MTH YR	APPROVED REFERRED TO MANAGER <input type="checkbox"/> REFERRED TO CREDIT <input type="checkbox"/>



C. MANAGER'S RECOMMENDATIONS

SUBJECT TO:

SIGNATURE

DATE

DD

MTH

YR

APPROVED

REFERRED TO CREDIT

DEFERRED

☐☐☐

D. CREDIT COMMITTEE

THIS LOAN VALUED (\$ )

WAS DECLINED/APPROVED/DEFERRED BY THE CREDIT COMMITTEE AT A MEETING HELD ON

SUBJECT TO:

CHAIRPERSON

SECRETARY

MEMBER

MEMBER

MEMBER

E. BOARD OF DIRECTORS AND SUPERVISORY COMMITTEE

COMMENTS

APPROVED

☐

DECLINED

☐

DEFERRED

☐

SUBJECT TO

PRESIDENT

VICE PRESIDENT

TREASURER

SECRETARY

ASST. SECRETARY

MEMBER

MEMBER

MEMBER

MEMBER

MEMBER

MEMBER

MEMBER

SUPERVISORY COMMITTEE

CHAIRPERSON

SECRETARY

MEMBER

OFFICE USE ONLY

REPAYMENT

IN PLACE

☐

TO BE DONE

☐

AMOUNT

LOAN

SHARES

OTHER

DISTRIBUTION

(1)

(2)

(3)

(4)

AMOUNT

TOTAL

PAYMENT DATE

DD

MTH

YR

LOAN TYPES

LOAN NUMBER

PLEDGE CODE

REPAYMENT CODE

CO-MAKER ACCOUNT

PLEDGES

SECURITY TO BE

RELEASED

☐

RENEWED

☐

TYPE OF SECURITY

DATE ISSUED

INTEREST RATE

CHEQUE NUMBER

VOUCHER No.

MATURITY DATE

DD

MTH

YR