

SECTION D MEMBER'S FINANCIAL INFORMATION				
ASSETS	VALUE \$	LIABILITIES	BALANCE \$	MONTHLY/ WEEKLY PMTS. \$
Properties (Address & Description.)		Bank Loans		
		Credit Cards		
Vehicle (Reg. # and Make)		Credit Union Loans		
Cash in Bank		Hire Purchase		
Credit Union Shares/Deposits		Mortgage Loans		
Other Assets (Specify)		Other (Specify)		
TOTAL ASSETS		TOTAL LIABILITIES		
MONTHLY/WEEKLY INCOME		OTHER MONTHLY / WEEKLY COMMITMENTS		
		PAYE, NIS, H/S		
Salary (Gross)		Other		
Allowances				
SUB-TOTAL		(A) TOTAL MONTHLY/WEEKLY COMMITMENTS		
Spouse's Income		Previous Loan Balance b/f (LN58 - LS)		
		New Loan Amount		
Other Income		Total Loan		
		Current Payment on CEMCU Loan		
		New Payment on CEMCU Loan		
TOTAL INCOME		(B) Increase / Decrease of Payment		
DEBT SERVICE RATIO _____ %		Total payment due on Loans – Monthly / Weekly		
		TOTAL OVERALL PAYMENTS & COMMITMENTS (A+B)		

I declare that I am not indebted to any other credit union, bank or lending agency as either maker or endorser except as stated on this form. The aforementioned statements made for the purpose of obtaining loan are true to the best of my knowledge.

Member's Name:..... Member's Signature:

Date:.....

Cemcu's Representative Comments.....

.....

Prepared By Name:..... Prepared By Signature:.....

CREDIT COMMITTEE USE ONLY

LOAN APPLICATION #- _____

Amount \$.....

Credit Committee meeting held on:/...../.....
DD / MM / YY

Credit Committee Signatures				
	Name	APPROVED	NOT APPROVED	Signature
1				
2				
3				
4				

Referred to Board of Directors
DD/MM/YY

Credit Committee reason for decline/referral:

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BOARD APPROVAL

Board of Directors Decision: Recommended for Approval Declined

Date:/...../.....
DD / MM / YY

.....

PRESIDENT

.....

SECRETARY

.....

AMOUNT

POINT SCORE SYSTEM:

Member NAME: _____

Account#: _____

ACTIVE MEMBER

YRS	POINTS
1-5	3
6-10	4
OVER 11	5

PROPERTY OWNER

PROPERTY OWNER	POINTS
HOUSE AND LAND	5
RENT	3
RELATIVE	4

INCOME

CURRENT	POINTS
4,000.00 – 7,000.00	2
8,000.00 – 12,000.00	4
OVER 12,000.00	5

NET WORTH

CURRENT	POINTS
UP TO 50,000.00	2
51,000.00 – 100,000.00	3
OVER 101,000.00	5

DEBT SERVICE RATIO (DSR)

CURRENT	POINTS
40% AND UNDER	5
41-50%	4
OVER 50%	3

DELINQUENCY

DELINQUENT	POINTS
NEVER	5
1 MTH	4
3 MTHS	2
OVER 3MTHS	0

Point Score Total:	1-10 =	\$1,000.00 - \$5,000.00
	11-20=	\$6,000.00 - \$10,000.00
	21-25=	\$11,000.00- \$20,000.00
	26-30=	\$21,000.00 - \$30,000.00

PREPARED BY _____