



# STAFF OF HOPE CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

Eric Williams Medical Science Complex, Champs Fleurs, Trinidad and Tobago  
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## LOAN APPLICATION / AGREEMENT FORM

LOAN TYPE:  Personal  Education  Motor Vehicle  Home Improvement  Medical  Special/Other:

### PERSONAL DATA OR INFORMATION

MEMBER A/C #:  DATE OF APPLICATION:

Surname:  First Name:  Middle Names:

Residential Address:

Mailing Address:

Owned  Renting  Other Duration:  Landlord Name:

Applicant Home:  Work:  Cell:  Email:

Date of Birth (DD/MM/YYYY):  Age:  Gender:  Male  Female

ID (1):  ID (2):

### EMPLOYMENT INFORMATION

Employer:  Years Employed:

Employer Address:  Tel:  Ext:

Job Title:   Permanent  Contract  Temp/Casual  Leave Relief

Monthly/Fortnightly Income (Net):  Other Income:  Source:

### CIVIL STATUS & SPOUSE INFORMATION

Civil Status:  Single  Common Law  Married  Divorced  Other

Name of Spouse:  Spouse Occupation:

Spouse Tel (Home):  Work:  Cell:

## FINANCIAL POSITION REPORT

ASSETS (What you Own)   \$ Amount		LIABILITIES (What you Owe)   \$ Amount		GROSS INCOME   \$	
Bank Accts	<input type="text"/>	Bank Loans	<input type="text"/>	Salary	<input type="text"/>
UTC	<input type="text"/>			Other Income	<input type="text"/>
Fixed Dep.	<input type="text"/>			<b>MONTHLY EXPENSES   \$</b>	
SOHCU Shares	<input type="text"/>	SOHCU Loans	<input type="text"/>	Utilities	<input type="text"/>
Other CU Shares	<input type="text"/>	Other CU Loan	<input type="text"/>	Domestic Exps	<input type="text"/>
Life Ins.	<input type="text"/>	Credit Card	<input type="text"/>	Rent/Mortgage	<input type="text"/>
Other	<input type="text"/>			Cellular	<input type="text"/>
Property	<input type="text"/>	Mortgage	<input type="text"/>	Education	<input type="text"/>
Vehicle	<input type="text"/>	Vehicle Loan	<input type="text"/>	Hire Purchase	<input type="text"/>
Furniture/Appliances	<input type="text"/>			Bank Loan	<input type="text"/>
<b>TOTAL ASSETS:</b>	<input type="text"/>	<b>TOTAL LIABILITIES:</b>	<input type="text"/>	Other C.U. Loan	<input type="text"/>
<b>NET WORTH:</b>	<input type="text"/>			Other Loan	<input type="text"/>
				Credit Card	<input type="text"/>
				<b>TOTAL EXPENSES:</b>	<input type="text"/>
				<b>DISPOSABLE INCOME:</b>	<input type="text"/>

## OTHER OBLIGATIONS: OTHER CREDIT UNIONS, BANKS, HIRE PURCHASE, CREDIT CARDS, RENT, MORTGAGE, ETC

	Name of Institution/Creditor	Loan Balance	Monthly Payment	Collateral Held	Value \$
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## LOAN REQUEST / PAYMENT TERMS

I hereby apply for a loan of (words):

\$ Amount:

Refinance:

Yes  No

Purpose:

Repayment - No. of Installments:

Monthly Salary Deduction No. #:

Start Date:

I am not indebted to any other Credit Union, Bank or Loan Agency, either as maker or endorser, except as stated above. The statements herein are made for the purpose of obtaining the Loan and are true and correct to the best of my knowledge and belief. I hereby expressly authorize and grant consent to the Staff of Hope Credit Union hereinafter called the Credit Grantor, whether acting on its own, or through any Credit Reporting Agency, to seek and obtain, verbally or in writing, and/or to exchange or release any information relating to my/our past credit history and dealings, whether in Trinidad and Tobago or elsewhere, with any third parties which the Credit Grantor may consider pertinent in arriving at an informed decision of my/our credit worthiness or credit rating. The statements made above are for the purpose of obtaining the loan and are true and correct to the best of my knowledge and belief.

Signature of Applicant:

Date:

## FOR OFFICIAL USE ONLY - CREDIT COMMITTEE APPROVAL

On (date):

we approved a loan in the amount of

\$

to be repaid in monthly installments of

\$

commencing

and on the conditions offered by the borrower except as follows (list any changes in amount, terms, or special conditions):

Date of Meeting:

Notes/Comments:

CR  
1.

2.

3.

## LOAN AGREEMENT

I/We, promise to pay Staff of Hope Credit Union Co-operative Society Limited on order the sum of \$ \_\_\_\_\_ with interest by monthly installments of \$ \_\_\_\_\_. The first payment to be made on \_\_\_\_\_, with interest payable at the rate of ( %) of the unpaid monthly balance and that in default of any payment, waiving any right or notice presentation, demand or protest, the entire balance shall become immediately due and payable and all of my/our holdings now and hereafter and any securities shall at holder's option be applied in settlement of same and fines, I/We acknowledge the right of Staff of Hope Credit Union Society Limited to transfer all or part of my/our Share, and/or Saving towards settlement of such outstanding loan interest balance without any prior notice, demand or protest or the customer shall be liable for all reasonable collection and/or legal charges incurred by the Company in the recovery of any outstanding loans or any sums payable by virtue of a dishonored cheque. I/We also agree to be bound by the Loan Policy of Staff of Hope Credit Union Co-operative Society Limited.

Loan Sum \$:

Monthly Installment \$:

First Payment Date:

Interest Rate (%):

Signature of Borrower:

Date:

Signature of Guarantor (1):

Date:

Signature of Guarantor (2):

Date:

Further, I authorize my employers, that in any event of my ceasing to be employed by them, they may deduct from any and all monies due to me, including wages, VSEP or pension funds, the balance outstanding on this loan and repay it to the Credit Union on my behalf.

Signature of Borrower:

Date: