

FOR EACH BORROWER PLEASE RETURN COMPLETED LOAN APPLICATION WITH:

- 1) 2 Forms of Identification
- 2) Copy of 2 recent pay stubs (if self-employed, notarized copy of last 2 year's tax returns). If employed in current job less than 2 years, copy of pay stub(s) from previous job.
- 3) Copy of recent phone or utility bill.
- 4) Proof of any additional income listed.

For Automobile Loans and Marine Loans Only:

When approved we will require:

- 1) Copy of Dealer's Invoice OR
If purchased privately, proof of clear title and notarized bill of sale.
(Maximum loan is 90% of purchase price.)

For Home improvement Loans Only: Copy of estimate of work to be done.

NOTICE: If you are applying for an individual loan and do not want the Bank to consider the income or creditworthiness of another person, complete pages 1 - 2 only. If you wish the Bank to consider the income of another person, you should complete pages 1 - 3 and have the other borrower complete and sign page 3.

Gross Amount \$	Term in Months	Date of Application
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Purpose of Loan (If for property improvement, give address on page 2). If auto or boat loan, complete information on page 2.

- 81 COURT STREET
BROOKLYN, NY 11201
(718) 855-8500
- 3780 NOSTRAND AVENUE
BROOKLYN, NY 11235
(718) 891-3000
- 1164 WANTAGH AVENUE
WANTAGH, NY 11793
(516) 221-8050
- 1752 VETERANS MEMORIAL HWY.
ISLANDIA, NY 11749
(631) 273-2300

Personal History



You should only provide your marital status and the name of your spouse if you wish the Bank to consider the income of another person (additional borrower) and only if you want your spouse to be the additional borrower

Name of Applicant—Last, First, Middle Initial		Name of Spouse		Number of Dependents		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	
Present Home Address (Number, Street, Apt. No.)				Years There		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
City, Town				State		Zip Code	
Previous Home Address (if at present address less than 2 years)				Years There		Home Telephone No. & Name Listed Under	
Name of Nearest Relative not Living with you (Other than a Spouse)				Social Security Number		Are You a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Address of Nearest Relative not Living with you (Other than a Spouse)				SEND MAIL TO: <input type="checkbox"/> Business <input type="checkbox"/> Home		Rent/Mtg. Payment-If Mtg. has been satisfied indicate monthly R.E. taxes.	
Date of Birth				Date of Birth		Date of Birth	
List all other names under which you have applied for or been granted credit on page 3: if None, check None. <input type="checkbox"/> NONE							

Employment or Business

Firm Name		Personnel Telephone No.		Type of Business	
Address (Number, Street, City, State & Zip Code)				Employee No.	
Department				Position	
No. of Years With Firm		Gross Salary \$		<input type="checkbox"/> Wkly. <input type="checkbox"/> Mnthly. <input type="checkbox"/> Annual	

Previous Employment Complete ONLY if employed in current job less than 2 years.

Firm Name		Personnel Telephone No.		Type of Business	
Address (Number, Street, City, State & Zip Code)				Employee No.	
Department				Position	
No. of Years With Firm		Gross Salary \$		<input type="checkbox"/> Wkly. <input type="checkbox"/> Mnthly. <input type="checkbox"/> Annual	

IMPORTANT: Income from alimony, child support or separate maintenance payments need not be revealed if you do not choose to disclose such income and do not wish the Bank to consider it in its credit decision.

Describe all sources of income, other than wages, including without limitation, interest, dividends, alimony, child support or separate maintenance payments, annuities, pensions and royalties. Attach additional sheet if necessary.		Annual Other Income		Source of Other Income	
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Indebtedness

Have you ever made application to this bank as borrower or co-maker? Yes No
Have you ever made payments as a borrower or co-maker on any installment loan? Yes No
 (If yes, provide information below. Include loans that have been paid off).

(List all indebtedness to others; attach additional sheet if necessary.) If None, check None. None Any obligation to pay alimony, child support or separate maintenance payments, whether under a separation agreement or Court decree, must be disclosed and explained on page 3.)

Loan Indebtedness				
Creditor (Name and Address)	Account Number	Original Amount \$	Unpaid Balance \$	Monthly Payment \$

Bank Charge Cards and Other Credit Account

Creditor (Name and Address)	Account Number	Original Amount \$	Unpaid Balance \$	Monthly Payment \$

Bank Accounts (Use page 3 if additional space is needed, if None, check None.) None

Name and Branch	Savings	Account #	Current Balance	BANK USE ONLY
	Checking			
Name and Branch	Savings	Account #	Current Balance	BANK USE ONLY
	Checking			

FOR ALL LOANS

Do you own:

Real Estate <input type="checkbox"/> Yes <input type="checkbox"/> No	Address of Property			Purchase Price
	Title in Name of			\$
Automobile <input type="checkbox"/> Yes <input type="checkbox"/> No	Make	Model	Year	Plate Number
				State

For Auto or Boat Loans

If the boat or automobile will be registered in the name of another person or in the name of the applicant, jointly with another person, that other person will be required to sign the security agreement.

Year/Model	<input type="checkbox"/> New <input type="checkbox"/> Used	Make/Trade Name	No. of Cylinders	Full Purchase Price	Down Payment (if any)
Motor Number	Serial Number	Model Letter or Number	Motor Vehicle Registration or N.Y.S. Boat Number		
Seller's Name and Address, if any					
Is or will be registered in name of; (if not in name of applicant only)					
Will be kept at			Relationship of Co-Owner, if any, to Applicant		

State amount of your liabilities other than those shown on page 1.

\$

(If any, list below. If none, indicate "NONE" in box.)

Have you been declared bankrupt Yes No

Have you any judgments entered or garnishee or other legal proceedings against you or have you executed any wage assignments? If so, please explain below.

Yes No

- Every statement I have made in this application is true and correct and has been made by me with the understanding that you will rely on it. I agree that if anything arises before you make this loan, which changes any of the statements I have made, I will promptly tell you.
- You are authorized to send the proceeds of the loan to me by an Official Check sent by ordinary mail. I assume all responsibility for receipt.
- You may exchange credit information about me with others. You may request a credit report on me and if I ask, you will tell me the name and the address of the consumer reporting agency that furnished it. If you update, renew, or extend my loan, you may request a new credit report without telling me.
- If I am applying for a loan with another person, I want the bank to consider and rely on the income and the creditworthiness of the borrower whose name and address appears on page 4. If that person is my spouse, I have so indicated my marital status on page 1 and have supplied his or her name.

Signature _____
Verified By _____

Means of Verification
1. _____ # _____
2. _____ # _____

Applicant Must Sign Full Name _____ Date _____

Automatic Charge Authorization

If you have an account at Brooklyn Federal Savings, you may prefer the monthly payments on your loan charged to your account. If so, please complete the following authorization.

Account Title

For Bank Use Only
Account authorization verified by

Account Number

This is your authorization to charge the above account each month for payments becoming due on this loan until further written notice, or until paid, I understand this will be done automatically without further notice to me.

Depositor's Signature _____ Date _____

I have read the completed loan application and I agree to act as a borrower for the loan requested. I know that you, in acting on this application, will rely upon the truth of the following statements. I am aware that I am contractually liable for repayment of this loan.

Personal History Co-Applicant

Name of Applicant—Last, First, Middle Initial		No. of Dependents	Date of Birth	Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No
Present Home Address (Number, Street, Apt. No.)		Years There	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Name of Landlord or Mortgage Holder
City, Town	State	Zip Code	Rent/Mtg. Payment-If Mtg. has been satisfied indicate monthly R.E. taxes.	Mtg. Bal. Mkt. Val. \$ _____ \$ _____
Previous Home Address (if at present address less than 2 years)		Years	Home Telephone No. & Name Listed Under	Relationship to Applicant
Name of Nearest Relative not Living with you (Other than a Spouse)		Social Security Number		
Address of Nearest Relative not Living with you (Other than a Spouse)				

Employment or Business

Firm Name		Personnel Telephone No.	Type of Business
Address (Number, Street, City, State & Zip Code)		Employee No.	Department
No. of Years With Firm	Gross Salary \$ _____	<input type="checkbox"/> Wkly. <input type="checkbox"/> Mnthly. <input type="checkbox"/> Annual	Position

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Firm Name		Personnel Telephone No.	Type of Business
Address (Number, Street, City, State & Zip Code)		Employee No.	Department
No. of Years With Firm	Gross Salary \$ _____	<input type="checkbox"/> Wkly. <input type="checkbox"/> Mnthly. <input type="checkbox"/> Annual	Position

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Annual Other Income	Source of Other Income
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Bank Accounts

(If None, check None.) None

Name and Branch	Savings	Account#	Current Balance	BANK USE ONLY
	Checking			
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List all other names under which you have applied for or been granted credit. _____ If none, check None. NONE Have you been declared bankrupt? Yes No

1. Every statement I have made in this application is true and correct and has been made by me with the understanding that you will rely on it. I agree that if anything arises which changes any of the statements I have made, I will promptly tell you.

2. You may exchange credit information about me with others. You may request a credit report on me and if I ask, you will tell me the name and address of the consumer reporting agency that furnished it. If you update, renew or extend this loan, you may request a new credit report without telling me.

Signature Verified By: _____ Co. Applicant Sign Full Name _____ Date _____

Means of Verification
 1. _____ # _____
 2. _____ # _____

FOR BANK USE ONLY

CONSUMER LOAN . . . CREDIT REVIEW SHEET

Loan No. _____ Amount Requested _____ Term _____ Monthly Pmt. _____ Rate _____

Appl. No. _____

Name (A) _____

(B) _____ Relationship _____

(C) _____

Length At Residence _____ Verf. Yes _____ No _____

Purpose of Loan _____

		Verification Y - N		Occupation	Term
EMPLOYER (A)	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
Verification	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
Prev. (A)	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
Verification	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
EMPLOYER (B)	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
Verification	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
Prev. (B)	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
Verification	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____

B.F.S. Relationship

EXPENSE & INCOME SUMMARY

Credit Cards	Balance	Status	Monthly Expenses	Monthly Income	Verified
	\$		Mtg/Rent (A) \$ _____	Gross Inc. App. (A) \$ _____	
	\$		Mtg/Rent (B) \$ _____	Gross Inc. App. (B) \$ _____	
	\$		Loans (A) \$ _____	Rental Income _____	
	\$		Loans (B) \$ _____	Other Income _____	
	\$		Revolving (A) _____		
	\$		Revolving (B) _____		
	\$		Other _____		
	\$		New Loan _____		
Total	_____		Total \$ _____	Total \$ _____	
() ÷ =	_____				
Loans	Monthly Payment				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				

Debit/Income Ratio _____ %

Comments (subject to):

CREDIT DECISION:

_____ Approve _____ Reject

Date _____ By _____ By _____

Reasons for Rejection (Circle)

1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22,

Remarks: _____