

OKANOGAN COUNTY PUBLIC UTILITY DISTRICT

CONSERVATION LOAN APPLICATION

PUD Account Number: _____ Date: _____ Home Phone: _____

I would like to borrow \$ _____ Purpose of Loan: _____

Loan term _____ (up to 5 yrs)

Legal description or parcel number of property proposed loan is to benefit. _____

1. I will be applying with a Co-Applicant () Yes () No
2. I am relying on community property to show my creditworthiness. (Note: If you are married and reside in Washington your wages and your spouse's wages are normally community property.) () Yes () No
3. I am relying on a spouse's income to show my creditworthiness () Yes () No
4. I am relying on the receipt of alimony, child support, or maintenance payments to show my creditworthiness () Yes () No

IF YOU ANSWER YES TO ONE OR MORE OF THE ABOVE QUESTIONS, FILL OUT THE SECTION BELOW "ABOUT MY CO-APPLICANT".

NAME	Last	First	Middle	Age	Date of Birth	S.S.N. or E.I.N.
RESIDENCE ADDRESS	Street or Rural Route	City	County	State	Zip	Lived Here Since
MAILING ADDRESS	Street or Rural Route	City	County	State	Zip	Number of Dependents
Previous Address (5 Yrs. Min.)		City	County	State	Zip	How Long
1.						
2.						
Name and Address of my nearest relative not living with me (excluding co-applicant)						Phone Number
						Relationship
Employer	Occupation			Date Started	Working Hours	
Business Address				Business Phone # Ext.		Name of Supervisor
Previous Employers (5 Yrs. Min.)				Address		How Long
1.						
2.						
Gross Monthly Salary	Net Monthly Salary		Other Income (Alimony, child support or Separate maintenance income need NOT be included unless you wish to have it considered as a basis for repaying this obligation)			Source Monthly Amount \$

ABOUT MY CO-APPLICANT

NAME	Last	First	Middle	Age	Date of Birth	S.S.N.
RESIDENCE ADDRESS	Street or Rural Route	City	County	State	Zip	Lived Here Since
MAILING ADDRESS (if different)	Street or Rural Route	City	County	State	Zip	Number of Dependents
Previous Address (5 Yrs. Min.)		City	County	State	Zip	How Long
1.						
2.						
Name and Address of my co-applicants nearest relative not living with my co-applicant						Phone Number
						Relationship
Employer	Occupation			Date Started	Working Hours	
Business Address				Business Phone # Ext.		Name of Supervisor
Previous Employers (5 Yrs. Min.)				Address		How Long
1.						
2.						
Gross Monthly Salary	Net Monthly Salary		Other Income (Alimony, child support or Separate maintenance income need NOT be included unless you wish to have it considered as a basis for repaying this obligation)			Source Monthly Amount \$

FINANCIAL STATEMENT & CREDIT INFORMATION

STOCKS AND BONDS OWNED

No. of shares or Face Value	Description and Company	Registered in the Name of	Market Value	Pledge	Yes	No

REAL ESTATE OWNED

Description of Property and Improvements	Title in Name of	Date Purchased	Original Price Paid

INSURANCE

Name of Company	Agent	Address	Phone	Type of Coverage

FINANCIAL STATEMENT

I/We Own	Market or Current Value	I/We Owe	To Whom (Name/Address)	Monthly Payment	Current Balance
Cash in Bank (Name)		Rent or			
Acct. No.		Mortgage			
Acct. No.		Other Real Estate			
Cash on Hand					
Or Other Accounts					
Auto(s)		Auto Loan/Lease			
Yr./Model		Auto Loan/Lease			
Yr./Model		Other Loans			
Home		Type			
Other Real Estate		Type			
		Type			
		Insurance Premium			
		All Charge Cards	Account No.		
Stocks and Bonds			Account No.		
			Account No.		
Other			Account No.		
		Describe Other Payments			
TOTAL \$			TOTAL \$		

Have you listed all your debts? Yes No
 Are all your debts paid to date? Yes No
 Are there any unsatisfied judgements against you? Yes No
 Have you been declared bankrupt in the last 10 years? Yes No
 Are you a co-maker, endorser, or guarantor on any loan or contract? Yes No

If "yes" For Whom? _____ Amount _____

To whom? _____

Remarks _____

NOTICE TO APPLICANT:

1. In connection with your application for credit, the creditor may request a consumer report.
2. If you so request, you will be informed whether or not the creditor requested a consumer report and the name and address of the consumer reporting agency, which furnished the report, if any.
3. Further consumer reports may be requested or utilized in connection with any update or renewal of the credit for which you have applied.
4. In the event this credit application is withdrawn or declined, I/we agree to reimburse the PUD any out-of-pocket expenses incurred in connection with this application.
5. We promise and agree that the information contained in this application and financial statement is true and complete and that we have no debts, financial obligations or liabilities not listed. We understand that giving false information on this application and financial statement may be considered fraud and subject to state and federal penalties. We authorize the PUD to verify any information regarding our credit and financial responsibility.
6. Loans in excess of \$4,000.00 will require a Real Estate Mortgage be signed prior to loan approval.
7. If this application is approved, I/we agree to honor the provisions of this loan agreement.

IF YOU ARE A SELF-EMPLOYED, COMMISSIONED SALES PERSON, OR BUSINESS PLEASE INCLUDE COPIES OF YOUR PREVIOUS TWO YEARS INCOME TAX RETURNS. SELF-EMPLOYED PERSONS AND BUSINESSES MUST ALSO INCLUDE A CURRENT FINANCIAL STATEMENT.

Signature Date

Signature Date