

Avista Corp Credit Union
PO Box 3727 - Spokane WA 99220-3727

Ralphine: 509-495-8067
Terri: 509-495-4154
Cheri: 509-495-2279

**Instructions for completing and returning the
PDF Loan Application**

(For Real Estate Loan Application - Please contact us)

1. Please fill in completely. (Incomplete applications will not go to committee)
2. Once completed you can either:
 - a. Print the application and:
 - i. Fax it to: 509-495-8026
 - ii. Mail it to the above address
 - iii. Drop it off in person
 - iv. Save as a file and send as attachment by e-mail*

Our committee meets every Tuesday and Thursday. Applications must be received by 2:00 pm of the day prior to Loan Committee day.

*E-mail addresses:
(Please send to all of us in the event someone is out of the office)

ralphine.fallquist@avistacorp.com
terri.hayes@avistacorp.com
cheri.kelley@avistacorp.com



Loan Application

Avista Corp Credit Union
P.O. Box 3727 • Spokane, WA 99220-3727
Phone: 509/495-4154 FAX: 509/495-8026

Date: _____
Amt. Requested _____ Payment Desired (per pay period): \$ _____ Requested Length of Contract: _____ years
Loan Proceeds to Be Used for: _____
I request the following on this loan: Credit Life **OR** Credit Disability **OR** Both **OR** Neither Joint Life.

Completing the Application: First decide whether you want to apply for the loan singly or together with another person (a co-applicant).

- Fill out **Part 1** telling about yourself.
- Fill out **Part 2** only if applying for the loan with a co-applicant or if married and relying on community property to pay back the loan. In Idaho or Washington, wages and spouse's wages are considered community property. So, if relying on wages to pay back the loan, tell about spouse even if applying for the loan yourself. If relying on alimony, child support or separate maintenance payments from spouse or former spouse to repay loan, tell about that person.
- Fill out **Part 3** with credit information. If **Part 2** has been completed, include credit information on that person as well.
- Then sign on reverse side. Co-applicant, if any, must also sign.

Part 1 About Me Account No. _____ **THIS MUST BE COMPLETED IN FULL BEFORE IT CAN BE PROCESSED.**

Full Name: _____
Last 4 of S.S. No. _____ Birthdate: _____
 Married Unmarried Separated Number of Dependents _____ Date of Employment _____
Home Address: _____
City/State/Zip: _____ Years There _____
Home Phone _____ - _____ - _____
Previous Address (if within 3 years): _____
City/State/Zip: _____ Years There _____
Position: _____ Employer: Avista Other Where? _____
Present Gross Monthly Salary or Hourly Salary \$ _____ Work Phone or Avista Ext. _____ - _____ - _____
Previous Employer (if within 2 years): _____
Address: _____
City/State/Zip: _____ Years There _____
Name of Nearest Relative (not living with me) and Relationship: _____
Address: _____
City/State/Zip: _____

Part 2 About Spouse/Co-Applicant

Full Name: _____
Last 4 of S.S. No. _____ Birthdate: _____ Home Phone _____ - _____ - _____
Home Address: _____ City/State/Zip: _____
Current Employer: _____ Position: _____
Address: _____ City/State/Zip: _____
WorkPhone _____ - _____ - _____ Present Gross Monthly Salary: _____ Date of Employment: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Other Income: Gross Monthly Amount _____ Source: _____

Part 3 Credit Information

Monthly alimony, child support or separate maintenance payments I pay: _____

If I have any past due debts or have had property repossessed, or filed for bankruptcy at any time, the facts are:

If you rent your home:

Landlord _____

***MONTHLY RENT PYMT.** _____

If you own your home:

Mortgage Holder _____

PURCHASE PRICE _____ **BALANCE OWED** _____ ***MONTHLY PYMT.** _____

Vehicles:

Vehicle #1: YEAR _____ MAKE/MODEL _____ SUBJECT TO DEBT? Yes No

IF YES, FINANCED BY _____

PURCHASE PRICE _____ **BALANCE OWED** _____ ***MONTHLY PYMT.** _____

Vehicle #2: YEAR _____ MAKE/MODEL _____ SUBJECT TO DEBT? Yes No

IF YES, FINANCED BY _____

PURCHASE PRICE _____ **BALANCE OWED** _____ ***MONTHLY PYMT.** _____

Vehicle #3: YEAR _____ MAKE/MODEL _____ SUBJECT TO DEBT? Yes No

IF YES, FINANCED BY _____

PURCHASE PRICE _____ **BALANCE OWED** _____ ***MONTHLY PYMT.** _____

Credit Cards:

VISA MC AMEX BANK _____

CREDIT LIMIT _____ **BALANCE** _____ ***MONTHLY PYMT.** _____

VISA MC AMEX BANK _____

CREDIT LIMIT _____ **BALANCE** _____ ***MONTHLY PYMT.** _____

VISA MC AMEX BANK _____

CREDIT LIMIT _____ **BALANCE** _____ ***MONTHLY PYMT.** _____

VISA MC AMEX BANK _____

CREDIT LIMIT _____ **BALANCE** _____ ***MONTHLY PYMT.** _____

DEPARTMENT STORE _____

CREDIT LIMIT _____ **BALANCE** _____ ***MONTHLY PYMT.** _____

DEPARTMENT STORE _____

CREDIT LIMIT _____ **BALANCE** _____ ***MONTHLY PYMT.** _____

DEPARTMENT STORE _____

CREDIT LIMIT _____ **BALANCE** _____ ***MONTHLY PYMT.** _____

DEPARTMENT STORE _____

CREDIT LIMIT _____ **BALANCE** _____ ***MONTHLY PYMT.** _____

Other Debt

(2nd Mtgs., Co-Signed Loans) BRANCH/LOCATION _____

ORIGINAL AMT _____ **BALANCE** _____ ***MONTHLY PYMT.** _____

(2nd Mtgs., Co-Signed Loans) BRANCH/LOCATION _____

ORIGINAL AMT _____ **BALANCE** _____ ***MONTHLY PYMT.** _____

(2nd Mtgs., Co-Signed Loans) BRANCH/LOCATION _____

ORIGINAL AMT _____ **BALANCE** _____ ***MONTHLY PYMT.** _____

TOTAL MONTHLY PYMTS*: _____

Part 4 Secured Credit. Briefly describe property to be used as security.

Applicant's Statement: I have answered the questions in this application fully and truthfully. I give you permission to investigate my credit record and to check any statements I have made.

Signature: _____

Spouse's/Co-applicant's Signature: _____

Credit Committee Signatures

Loan Officer: _____

Date Approved: _____