

Personal Loan
 Payday Loan
 Unsecured Loan

Education Loan
 Mortgage Loan
 Motor Vehicle Loan

BJ Staff Co-operative Credit Union

Account No
 Loan No
 Date 20

Total Loan \$
 Present Loan Bal. \$
 Cash Now Required \$
 Name
 Home Address Phone
 I hereby apply for a loan of \$ for a period of
 Months to be repaid in 'weekly/fortnightly/monthly payments of
 \$ including interest.

I desire' this loan for the following provident or productive purpose (s):

I offer as Security: Shares Deposits\$ Other

If Motor Car, give complete description, model, make. etc. If Landed Security, State Volume and Folio No. and Description. If Co-Maker(s), give 'name's) and have them complete the Co-Maker's Statement on the Reverse Side.

Date of Birth No. of Dependents?..... Name of Wife or Husband

Name and Address of Nearest Relative (exclusive of wife or husband)

INCOME INFORMATION

Employed by How long?
 Address Phone
 Position:
 *Monthly/Weekly Salary Other Income.....
 If Wife or Husband Employed, state
 Employed by How Long?
 Address Phone
 -Monthly/Weekly Salary

REAL ESTATE and AUTOMOBILE INFORMATION

Location of Property
 Valuation by whom
 Amount of Mortgage
 Monthly Payment
 Mortgage Holder
 If you Rent Monthly Rental
 Model and Make of Car
 Value of Car by whom
 If on Hire Purchase list below

*CREDIT OBLIGATIONS INCLUDING HIRE PURCHASE list all debts using and attaching an additional sheet if necessary!

Name of Creditor	Address	Monthly Payments	Balance Owing

I hereby agree to comply with all the terms, conditions, rules and regulations of the Credit Union now in force or which may hereafter be adopted. I am not indebted to any other Credit Union, Bank or Loan Agency, either as a borrower or co-maker other than stated above. The statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.

.....
 Signature of Applicant

Cheque For \$ Received
Signature Date

CO-MAKER'S STATEMENT

Name of Co-maker.....
Home Address..... Phone.....
Employed by Address.....
Position Weekly/Monthly Salary \$ How long there.....
Other income, annual \$ Source:
Dependents, No Wife's/Husband's name If employed, Monthly Salary \$
Real estate owned; market value. \$ Location.....
If mortgaged, give amount \$ Holder

Signature of Co maker

CO-MAKER'S STATEMENT

Name of Co-maker
Home Address..... Phone.....
Employed by Address.....
Position Weekly/Monthly Salary \$ How long there.....
Other income, annual \$ Source:
Dependents, No Wife's/Husband's name If employed, Monthly Salary \$
Real estate owned; market value. \$ Location.....
If mortgaged, give amount \$ Holder

Signature of Co maker

CO-MAKER'S STATEMENT

Name of Co-maker
Home Address..... Phone.....
Employed by Address.....
Position Weekly/Monthly Salary \$ How long there.....
Other income, annual \$ Source:
Dependents, No Wife's/Husband's name If employed, Monthly Salary \$
Real estate owned; market value. \$ Location.....
If mortgaged, give amount \$ Holder

Signature of Co maker



CREDIT COMMITTEE ACTION:

On a loan of \$.....was approved/disapproved on the following condition:

To be repaid within Months @..... per month

.....
.....
.....

Reason for Disapproval or Special Notes:
.....
.....

Members of the Credit Committee.

Delete whichever does not apply

BJ Staff Co-operative Credit Union
LOAN AGREEMENT

Amount Borrowed \$.....
Terms \$.....

Loan No
Cheque No
A/C No.....
Final Payment due.....

..... 20.....

FOR VALUE RECEIVED I, WE, as principal and
..... as co-maker (waiving rights of demand and
notice) jointly and severally promise to pay to the or
order the sum of (\$.....)
as follows:-..... on..... 20..... and..... each
succeeding week/month, thereafter, the whole sum to be repaid in or within from the date: interest to be at

As Collateral security for this note said Borrower has deposited with said Credit Union.

In case of any default in payment as herein agreed, unless excused by the Board of Directors, the entire balance of this loan shall become immediately due and payable on demand. This loan shall also become due and payable when the borrower becomes bankrupt, or leave Jamaica without giving at least six months' notice or loses his common bond.

Said principal and co-maker jointly and severally promises to pay all fines imposed in accordance with the rules of the Credit Union, for failure to comply with the terms of this loan together with all costs or expenses incurred in the collection of any sum due: also, if the holder hereof after default, shall place this loan in the hands of an attorney-at-law for collections to pay all cost incurred.

The Credit Union reserves the right to vary the rate of interest payable by the Borrower from time to time by giving to the Borrower, a notice to that effect specifying the new rate of interest and the date from which interest at such rate shall be payable

.....
Signature of Witness
.....
Signature of Witness
.....
Signature of Witness
.....
Signature of Witness

.....
Signature of Principal
.....
Signature of Co-maker
.....
Signature of Co-maker
.....
Signature of Co-maker