



JAMAICA POLICE CO-OPERATIVE CREDIT UNION LIMITED LOAN APPLICATION

DATE: _____		OFFICE: _____	
Acc. # _____		TRN # _____	
Name: _____			
Home Address: _____			
RENT/OWN/OTHER _____			
Mailing Address: _____			
Email: _____			
Phone: (H): _____	(W): _____	(C): _____	
Date of Birth: _____		No. of Dependents: _____	
Employer: _____		How Long: _____	

FOR CREDIT UNION USE ONLY	
Savings:	Loans:
S00 \$ _____	L__ Present \$ _____
S01 \$ _____	New Req. \$ _____
S__ \$ _____	Sub-Total \$ _____
S__ \$ _____	List Other JPCCU loans below.
S__ \$ _____	L__ \$ _____
S__ \$ _____	L__ \$ _____
S__ \$ _____	L__ \$ _____
S40 \$ _____	L__ \$ _____
Other \$ _____	Other \$ _____
Tot. Savings \$ _____	Tot. Loans \$ _____

Address: _____			
Division: _____	Position/Rank: _____	Are you AT WORK _____ ON VACATION _____ ON SICK LEAVE _____ ?	
Regulation #: _____	ID Type & #: _____	Employment #: _____	
Name of Spouse: _____	Occupation: _____	How Long: _____	
Employed By: _____	Phone: (H): _____	(W): _____	(C): _____
Nearest Relative Not Living With You : _____		Relation: _____	
Address: _____		Tel. No: (H) _____	(C) _____
Purpose of loan _____			
I offer as security: - Savings balances \$ _____ other (please specify) _____			
Present Loan Balance \$ _____	Amount Required \$ _____	Total Loan \$ _____	
I hereby apply for a Total Loan of \$ _____ for a period of _____ Months to be paid in weekly/fortnightly/monthly payments of \$ _____			

STATEMENT OF AFFAIRS

PLEASE WRITE "N/A" (INDICATING NOT APPLICABLE) WHERE NECESSARY

ASSETS	\$	LIABILITIES (L) & NET WORTH	\$
CASH & BANK DEPOSITS		BANK LOANS	
JA. GOVT. SECURITIES, T'BILLS, LRS ETC.		OVERDRAFTS	
ACCOUNTS & LOANS REC'ABLE.		TRADE/OTHER PAYABLES	
LIFE INSURANCE (CASH SURRENDER VALUE)		OTHER LOANS	
OTHER LISTED SHARES & BONDS		CREDIT CARD BALANCES	
REAL ESTATE HOLDINGS (USE REVERSE FOR DETAILS)		INTEREST PAYABLE	
MOTOR VEHICLE		MORTGAGE BALANCE	
OTHER ASSETS (STOCK-IN-TRADE ETC) (use reverse for details)		HIRE PURCHASE BALANCES	
		OTHER LIABILITIES (ITEMIZE) (USE REVERSE FOR DETAILS)	
		SUBTOTAL	
		NET WORTH (TA-L)	
TOTAL ASSETS (TA)		TOTAL (=TA)	

BANKING RELATIONS (List all Financial Institutions indicating Savings or Loans by circling S or L)

Name of Creditor/Financial Institution	Branch	Current Balance	Monthly Payment
		S/L	
		S/L	
		S/L	
		S/L	
		S/L	

GENERAL INFORMATION: Circle N for NO or Y for YES. If "yes" please use reverse for details

- | | |
|--|---|
| 1. Are any assets pledged? <input checked="" type="checkbox"/> Y <input type="checkbox"/> N | 4. Have you ever been declared bankrupt within the past seven years? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N |
| 2. Are you a party to a law suit? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N | 5. Are you obligated to pay alimony or child support? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N |
| 3. Are there any legal actions pending against you? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N | |

SUMMARY OF MONTHLY INCOME AND EXPENDITURE

	GROSS	NET (N)	EXPENSES (E)	
Salary	\$	\$	Rent/Mortgage	\$
Income From: Real Estate	\$	\$	Bank Loans/Credit Card	\$
Bonus & Commissions	\$	\$	Food and Transportation	\$
Dividends	\$	\$	Life Insurance Premiums	\$
Other Sources (Specify)	\$	\$	Utilities	\$
			Other Living Expenses	\$
			Subtotal	\$
			Net Disposable Income (N-E)	\$
Total	\$	\$	Total	\$

I hereby agree to comply with all terms, conditions, rules, and regulations of the Jamaica Police Co-operative 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 information supplied herein is made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.

**JAMAICA POLICE CO-OPERATIVE CREDIT UNION LIMITED
LOAN APPLICATION**

Real Estate Holdings:
Other Assets:
Other Liabilities:

General Information:

If the information provided proves to be false, the loan will not be approved. If disbursed the loan will become immediately due and payable.

Signature of Applicant.....

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DECISION:

On 20..... a loan of \$..... was approved /disapproved on the following condition.

Loan and interest \$..... Shares \$..... Deposit \$..... Golden Harvest \$.....

Other Loans \$..... Other Savings \$..... FIP \$..... Total \$.....

Loan Code	DSR	%	Interest	%	Loan # L__
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Reason for Disapproval or Special Notes

Other Comments

DSR calculation:

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Payroll/Payment Arrangement:

Salary Deduction , Standing Order , Over Counter , Combined , Other :-explanation

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Payee:.....	Amount:.....	Cheque No.....	Date.....
Payee:.....	Amount:.....	Cheque No.....	Date.....
Payee:.....	Amount:.....	Cheque No.....	Date.....
Cash:.....			Date.....
Others:.....	Amount:.....	Date.....	

Authorised Signatures Date of approval

Sig.	Sig.
Sig.	Sig.

LOANS OFFICER'S CODE

JAMAICA POLICE CO-OPERATIVE CREDIT UNION LIMITED

LOAN AGREEMENT

Amount Borrowed \$ Date Final Payment Due
Terms \$ A/C No **20**__

FOR VALUE RECEIVED I/WE..... as principal
and..... As co-makers (waiving my/our rights of demand and notice) jointly and
severally promise to pay to the JAMAICA POLICE CO-OPERATIVE CREDIT UNION LIMITED or order the sum of
.....
.....Dollars (\$.....)
as follows :-Dollars (\$.....)

(Monthly Installments in Words)

On 20..... and a like amount each succeeding month, thereafter, the whole sum be repaid in
or within Months from date.
Interest to be at PERCENT PER ANNUM and payable monthly.

As Collateral security for this note the Borrower has deposited with said Credit Union Shares \$..... and
.....
.....
.....

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 become due and payable when the borrower
becomes bankrupt or leaves Jamaica without giving at least six months notice or loses his common bond.

Said principal, guarantors and co-makers jointly and severally promise 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 a solicitor for
collections, to pay all solicitors cost incurred. The Credit Union reserves the right to vary the rate of interest and the date
from which interest at such rates shall be payable.

.....
Signature of J.P. OR Credit Officer

.....
Signature of Borrower

.....
Signature of J.P. OR Credit Officer

.....
Signature of Co-maker/Guarantor

.....
Signature of J.P. OR Credit Officer

.....
Signature of Co-maker/Guarantor

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Signature of J.P. OR Credit Officer

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Signature of Co-maker/Guarantor

.....
Signature of J.P. OR Credit Officer

.....
Signature of Co-maker/Guarantor

Jamaica Police Co-operative Credit Union Limited

Contact Persons

Instructions:

Kindly provide us with the name, address and telephone number of three persons who are personally known to you and can act as a character reference.

1. Name: _____

Address: _____

Tel. #: (h) _____ © _____ (w) _____

Relationship: _____

2. Name: _____

Address: _____

Tel. #: (h) _____ © _____ (w) _____

Relationship: _____

3. Name: _____

Address: _____

Tel. #: (h) _____ © _____ (w) _____

Relationship: _____

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Checked by: _____
(Print Name)

Signature: _____

Date: _____

Comments: _____

