

Loan Processing Worksheet



Member Name: _____ Member Number: _____
CoBorrower Name: _____ Relationship to Borrower: _____
Purpose of Loan: _____ MLA Eligible: Yes No
Application Date: _____ Credit Report Date: _____
Credit Score(s): _____ / _____ Combined Scores: _____
Debt Ratio: _____ Gross Net
Any Derogatory: Yes No
If yes, explanation: _____
Loan Review needed for: Lending Limits
FICO (average) lower than 625
Bankruptcy within the last 3 years
Collection(s)/Charge Off(s) in repayment plan (proof in docs)
Rate Bump involving Unsecured
Other: _____

CoSigner(s)/Guarantor(s): _____
CoSigner Member Number(s): _____ Credit Score(s): _____ / _____
Debt Ratio w/new PMT: _____ Gross Net Time on Job: _____
Housing / Time at Residence: _____ VOI: Stated/Waived* Paystub(s) Direct Deposit
Rent Own Other: \$ _____ Taxes W2(s) Other: _____

Loan Amount: \$ _____ Term: _____
Rate: _____
Discounts or Adds for all non-revolving loan types:
Blended Rate ** Eligible for Unsecured Loans
-.25% Discount - Equity -.25% Discount - High Credit**
+ 2% Add + 20 Yrs -1% Discount - I Have Connections
+ 2% Add Thin File** + 2% Add - Recent BK**
Payment: \$ _____ 1st Payment Date: _____
Payments: Auto Pay from CCU# _____
Setup AFT in Forza/Scanned to Digi Docs
ACH from: _____
Sent ACH to Connie
No Automatic Payments

Collateral: _____
VIN: _____ Mileage: _____
Color: _____
LTV Front: _____ % Combined: _____ %
Value: JD Power: Low High Invoice \$ _____
Other: _____

Title Fee: \$ _____ State: _____ FDI Filed
If In-house Refi - FDI modified
DP: None L LD DU LDU
GAP: None ☐ Yes \$ _____
MRC: None ☐ Yes \$ _____

Exceptions/Reason for 2nd Sig:

Time on Job Primary: _____
Time on Job Co: _____
VOI: Stated/Waived* Paystub(s)
Direct Deposit Taxes W2(s)
Other: _____
Housing / Time at Residence: _____
Rent Own Other: \$ _____
Unsecured Credit Allowed \$ _____
List existing unsecured balances below:
- Draft Protection Limit \$ _____
- CU Credit Card Limit \$ _____
- Signature Loan # \$ _____
- Signature Loan # \$ _____
- Signature Loan # \$ _____
Unsecured Remaining = \$ _____

Notes/Comments

A+	740+ FICO U=\$20K
A	739-700 U=\$15K
B	699-660 U=\$10K
C	659-625 U=\$5K
D	<625 U=\$1K
Borrower	
CoBorrower	
Combined	
CoSigner	

Processed by: _____
Processor Sig: _____ Date: _____
Approved by: _____ / _____
Approval Sig: _____ Date: _____
2nd Approval: _____ Date: _____