

PERSONAL LINE OF CREDIT APPLICATION

General Requirements:

Loan <u>Amount</u>	Min Yearly <u>Income</u>	Document with Application	Credit Score	Residency <u>Requirement</u>
\$10,000 - \$49,000	\$40,000 - \$100,000	Last 2 years Tax return & Proof of Current income	650 and above	Green Card or US Citizenship

Terms & Conditions:

- Line of Credit can be renewed every 3 years.
- · Minimum payment will be 2% of the outstanding balance or \$200.00 whichever is higher.
- · All applicants will be required to sign IRS Form # 4506-T for verification of their tax returns with IRS.
- Member must be in good standing as a borrower/guarantor.
- Application Fee \$25.00 (refer to application fee disclosure)