

AFFIRMATION OF DEBTS & INCOME

I _____ (APPLICANT), _____ (CO-MAKER)
UNDERSTAND THAT MUSKEGON FEDERAL CREDIT UNION HAS RELIED ON THE
REPRESENTATIONS THAT I (WE) HAVE MADE IN MY (OUR) LOAN APPLICATION
CONCERNING MY (OUR) ASSETS AND DEBTS, IN DETERMINING WHETHER OR NOT TO
MAKE THE LOAN FOR WHICH I (WE) HAVE APPLIED.

I (WE) ALSO AUTHORIZE THE CREDIT UNION TO CHECK MY (OUR) CREDIT WITH THE
CREDIT BUREAU, VERIFY MY (OUR) EMPLOYMENT WITH MY (OUR) EMPLOYER, AND ALSO
VERIFY MY (OUR) RESIDENCE WITH MY (OUR) LANDLORD. MY (OUR) REPRESENTATIONS
ON THE APPLICATIONS ARE EQUALLY IMPORTANT IN THE CREDIT UNION'S DECISION TO
LEND ME (US) MONEY PURSUANT TO THE TERMS OF MY (OUR) APPLICATION.

ON MY (OUR) APPLICATION, I (WE) HAVE DISCLOSED ALL OF MY (OUR) INCOME
CORRECTLY AND ALL OF MY (OUR) DEBTS AND THE CURRENT BALANCES DUE.

THIS IS THE _____ DAY OF _____, YEAR OF _____.

APPLICANT SIGNATURE _____

DATE _____

CO-BORROWER SIGNATURE _____

DATE _____

CO-MAKER SIGNATURE _____

DATE _____

LOAN OFFICER WITNESS _____

DATE _____