



## Co-Signer Requirements

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1. A completed application form.
2. Application fee of \$25.00.
3. Proof of social security number or ITIN.
4. Proof of address, such as a recent phone, utility, or cable bill.
5. Proof of rent or mortgage payment, such as:
  - Your lease agreement or mortgage statement
  - Two most recent rent receipts, or mortgage statement
  - A notarized letter documenting your living arrangements
6. Verification of income, such as:
  - Pay stubs showing income for the past month.
  - Letter of verification from your employer on company letterhead.
  - Copy of the most recent award letter from the federal government.
  - Bank/credit union statements for the last two months.

## Notice to Co-Signer

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You are being asked to guarantee this debt. Read carefully before you sign. If the borrower doesn't pay the debt, the EFCU will collect from you. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase the amount.

The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of your credit record.

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# Co-Signer Application

Principal Applicant: \_\_\_\_\_

## 1. Co-Signer's Personal Information

Name \_\_\_\_\_ Account number at EFCU \_\_\_\_\_  
Home telephone \_\_\_\_\_ Cellular telephone \_\_\_\_\_  
Social security # \_\_\_\_\_ Date of birth \_\_\_\_\_  
Current address \_\_\_\_\_  
Email address \_\_\_\_\_  
Name of a relative not living with you \_\_\_\_\_ Telephone \_\_\_\_\_

## 2. Personal References

Name \_\_\_\_\_ Telephone \_\_\_\_\_  
Name \_\_\_\_\_ Telephone \_\_\_\_\_

## 3. Employment and Income Information

Employer \_\_\_\_\_  
Address \_\_\_\_\_  
How long have you worked there? \_\_\_\_\_ Telephone \_\_\_\_\_  
Previous employer \_\_\_\_\_ Telephone \_\_\_\_\_  
Please estimate your monthly salary ..... \$ \_\_\_\_\_  
Public assistance (Social Security, welfare, food stamps, unemployment) ..... \$ \_\_\_\_\_  
Other source of Income ( \_\_\_\_\_ ) ..... \$ \_\_\_\_\_  
**Total monthly income** \$ \_\_\_\_\_

## 4. Expenses and Debt

### Monthly Payments

Rent or mortgage ..... \$ \_\_\_\_\_  
Alimony / child support..... \$ \_\_\_\_\_  
Credit cards and other loans ( \_\_\_\_\_ ) ..... \$ \_\_\_\_\_  
**Total monthly expenses and debt** \$ \_\_\_\_\_

## 5. Applicant's Signature

All statements made above are true and complete and submitted for the purpose of obtaining credit. In considering this application Everest Federal Credit Union (EFCU) may contact my personal references, employer and evaluate reports from outside credit reporting agencies. I may request to know whether the credit union obtained such reports, and if so, from whom. **I have read the Notice to Co-Signer on the reverse of this form.**

Signature \_\_\_\_\_ Date \_\_\_\_\_