

**MAMTA FEDERAL CREDIT UNION
130 HOMMOCKS ROAD
LARCHMONT, NY 10538
914-834-3200 914-834-1620(FAX)**

THE FOLLOWING IS REQUIRED FOR ALL LOAN APPLICATIONS

***** (Loan processing may take up to one week) *****

PLEASE READ CAREFULLY

1. The application must be **COMPLETELY** filled out by the borrower/co-maker. All questions must be answered. Incomplete applications **WILL BE RETURNED** to the borrower, which may delay the processing of your loan.

2. **ALL SIGNATURES MUST BE WITNESSED BY ONE OF THE FOLLOWING:**
 - a) Notary Public
 - b) Director of MAMTA or a member of the MAMTA staff
 - c) One of the following:
 - Post Road Business Office – Janet Ammerman
 - Palmer Unit – Joanne Casterella
 - Post Unit – Suzanne Kaider
 - Hommocks – MaryAnn Lanza
 - Central – Rosemary Westerman, Robin Prete
 - Chatsworth – Eileen Tobias
 - Mamaroneck Ave. – Theresa Giallorenzo, Patsy Campbell
 - Murray – Deborah Garriola, Sue Sparacino
 - Rye Neck Administration – Laverne Washington, Jeannie DeBartolo

3. Co-maker applications lacking information will not be accepted.

ALL BORROWERS AND CO-MAKERS ARE REQUIRED TO SHOW PROOF OF INCOME BEFORE A LOAN IS ISSUED. This may be in the form of current pay stub or most recent tax return. Your application cannot be processed without income verification. An Equifax Credit Report and a debt ratio calculation are done on each borrower.

4. **A MEMBER MAY APPLY FOR ANY TYPE OF LOAN AS LONG AS THEY KEEP 5% OF THE LOAN REQUEST IN SHARES. (NEW AND USED MOTOR VEHICLE LOANS EXCLUDED)**

5. New and Used Motor Vehicle Loan – all applications for new and used motor vehicles loans must have a copy of the bill of sale and a copy of a loss/payee notice from your insurance carrier. MAMTA is the first lien holder. Give the dealer and your insurance carrier our lien filing code when completing the deal.

6. Credit Card Consolidation Loan – please submit bills and mailing addresses.

7. Education Loan – please submit a bill on the college or institution's letterhead.

8. Medical/Dental/Elective Surgery/Veterinary Loan – please submit bills on letterhead.

9. Home Improvement Loan – please submit bills from contractors or stores.

10. Wedding/Funeral/Special Events Loan – please submit bills from providers.

11. Federal & State Tax Loan – please submit government statement.