



 Name of Member applying for the loan or credit card

 Member's account number

 Relationship to Member

 Total amount of obligation

Notice To Co-Maker

You are being asked to guarantee this debt. Think carefully before you do. If the borrower does not pay the debt, you will have to pay. 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 this amount. We can collect this debt from you without first trying to collect from the borrower. We 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. This notice is not the contract that makes you liable for the debt.

1 Co-Maker Information	Name				
	Tower Account#		Social Security No.		
	Birth Date		Home Phone	Business Phone	
	Present Address (Street, City, State)			<input type="checkbox"/> Own <input type="checkbox"/> Rent	Years at Address
	Complete for Joint Credit, Secured Credit, or If You Live in a Community Property State <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single - Divorced - Widowed)				
	List Ages of Dependents Not Listed by Other Applicant (Exclude Self)				
2 Employment Information	Name and Address of Employer			Type of Business	
	Month and Year Employed		Title/Grade	Gross Annual Income	
	NOTICE: Alimony, child support, or separate maintenance income need to be revealed if you do not choose to have it considered.				
3 Additional Income Information	Source of Other Income		Gross Amount Per Month		
	How Long (Month/Year)		Total Gross Monthly Income		
	Rent/Mortgage	Creditors Name	Account Number	Present Balance	Monthly Pymt
4 Financial Obligations	Second Mortgage				
	<input type="checkbox"/> Child Support				
	<input type="checkbox"/> Alimony				
	<p>Everything that you have stated in the application is correct to the best of your knowledge. In considering your application, the credit committee or loan officer may request and use reports from outside credit reporting agencies. Credit information may be provided to, or requested of, outside credit reporting agencies in connection with renewal or continuation of the credit for which you are applying for, or currently have with us. If you request it, the credit union will tell you whether or not a report was requested and, if it was, the name and address of the agency or agencies.</p> <p>You understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements of any of the above facts under the provisions of the United States Criminal Code.</p> <p>If there are any important changes, you will notify us in writing immediately. You also agree to notify Tower Federal Credit Union of any change in your name, address, or employment within a reasonable time thereafter.</p> <p><i>I understand that as a cosigner I make myself equally liable with other signers of the agreement. I agree that the loan proceeds may be disbursed to the maker.</i></p>				
5 Signatures	Co-Maker Signature		Date		
	X	(SEAL)			
CO-MAKER'S SIGNATURE MUST BE NOTARIZED UNLESS WITNESSED BY A TOWER EMPLOYEE					

State of _____ County of _____ I hereby certify that on this _____ day of _____, before me the subscriber, a Notary Public in and for State and County aforesaid, personally appeared _____, known to me to be the person named herein, and did certify and acknowledge that all information contained in this document is true and correct to the best of his/her knowledge.

My commission expires: _____, (SEAL)

 TOWER Employee Witness (if applicable)

 Date