

SMU FAMILY ASSISTANCE LOAN PROGRAM CREDIT APPLICATION **ACADEMIC YEAR 2009-2010**

Application Deadline: July 1, 2009

Amount of Family Assistance Loan we wish to borrow:

FALL \$ _____ + SPRING \$ _____ = ANNUALLY \$ _____ (_____)
 approved & initialed by applicant, guarantor & co-guarantor

| STUDENT INFORMATION | | |
|---|-------------------|--|
| Name first middle initial last | Social Security # | Year at SMU: 1st o 2nd o 3rd o 4th o |

| GUARANTOR INFORMATION (Neither Student's spouse or SMU student can be Guarantor.) | | |
|---|---|--|
| Name first middle initial last | Social Security # | Age |
| Relationship To Student Applicant | U. S. Citizen Yes o No o | Ages of dependent children |
| Home address | City/State/Zip | How long? Years _____ Months _____ |
| Previous address if less than 5 years | City/State/Zip | Current Home telephone number Area Code () |
| Employer | Address/City | Position? How long? Yrs _____ Mos _____ |
| Previous Employer if less than 5 years | How long? Years _____ Months _____ | Current Business telephone number Area Code () |
| Banking Relationship | Address/City | Checking Savings Loan o o o |
| Banking Relationship | Address/City | Checking Savings Loan o o o |
| Gross monthly income from employment (after business expenses) \$ | Monthly income from savings, stocks, bonds, other investments \$ | |
| Other gross monthly income (You do not have to list income from alimony, child support, or maintenance unless you want us to consider it for the purpose of the application.) \$ Source(s): | Total Gross Monthly Income \$ | |

| CO-GUARANTOR INFORMATION (Neither Student's spouse or SMU student can be Co-Guarantor.) | | |
|---|---|---|
| Name first middle initial last | Social Security # | Age |
| Relationship To Student Applicant | U. S. Citizen Yes o No o | |
| Home address | City/State/Zip | Current Home telephone number Area Code () |
| Employer | Address/City | Position: How long? Yrs _____ Mos _____ |
| Previous Employer if less than 5 years | How long? Years _____ Mos _____ | Current Business telephone number Area Code () |
| Gross monthly income from employment (after business expenses) \$ | Monthly income from savings, stocks, bonds, other investments \$ | |
| Other gross monthly income (You do not have to list income from alimony, child support, or maintenance unless you want us to consider it for the purpose of the application.) \$ Source(s): | Total Gross Monthly Income \$ | |

PLEASE CONTINUE WITH APPLICATION ON BACK

| CREDIT INFORMATION (List all debts over \$500.00 owed to banks, credit unions, finance companies, credit cards, department store credit plans, etc. Use additional sheets if necessary.) | | |
|---|--|---|
| Is the co guarantor's income part of the family income contributing to the student's support? Yes <input type="radio"/> No* <input type="radio"/> | | *If No, list only the debts owed by the guarantor or by the guarantor and the co-guarantor jointly. |
| Auto Loan Company & address | Auto Make & Model: Original amt. Unpaid bal. \$ \$ | Acct. #. Monthly payments \$ |
| Company & address | Original amt. Unpaid bal. \$ \$ | Acct. #. Monthly payments \$ |
| Company & address | Original amt. Unpaid bal. \$ \$ | Acct. #. Monthly payments \$ |
| Company & address | Original amt. Unpaid bal. \$ \$ | Acct. #. Monthly payments \$ |
| Company & address | Original amt. Unpaid bal. \$ \$ | Acct. #. Monthly payments \$ |
| Company & address | Original amt. Unpaid bal. \$ \$ | Acct. #. Monthly payments \$ |
| <i>Total Short Term Debt</i> \$ | | <i>Subtotal: Monthly debt payments</i> \$ |
| Living facilities are Rented <input type="radio"/> Owned <input type="radio"/> Provided by employer <input type="radio"/> | Property is in My name only <input type="radio"/> Joint <input type="radio"/> | |
| Home purchase price & year purchased \$ Yr. | Present market value \$ Mortgage balance \$ | Monthly mortgage/rent payment \$ |
| Name & address of landlord or mortgage holder | Alimony/Child support To whom? | Alimony/Child support monthly payment \$ |
| Do you currently have an SMU Patrick, Sells, or Family Assistance Loan? Yes <input type="radio"/> No <input type="radio"/> | If Yes, List names of loan and monthly payment amount. \$ \$ | |
| Are you, the guarantors, defendants in any suits or legal actions? (If yes, please explain on separate piece of paper.) Yes <input type="radio"/> No <input type="radio"/> | Have you, the guarantors, ever been declared bankruptcy? (If yes, please explain on separate piece of paper.) Yes <input type="radio"/> No <input type="radio"/> | Total all monthly payments \$ |

| ASSET INFORMATION (List the present value of all of your assets.) | |
|--|----|
| Retirement accounts | \$ |
| Cash, savings, check account(s) | \$ |
| All other assets, including home from above | \$ |

| Guarantor Income INFORMATION | |
|-------------------------------------|----|
| Your wages | \$ |
| Your spouse's wages, if applicable | \$ |
| Part-time wages | \$ |
| Savings account interest | \$ |
| Child support/alimony | \$ |
| Social Security income | \$ |
| Other income | \$ |

PLEASE CONTINUE WITH APPLICATION ON Page 3

| Guarantor Expense INFORMATION | |
|--|----|
| Mortgage/rent | \$ |
| Real estate taxes | \$ |
| Homeowners insurance | \$ |
| Car loan/lease payments | \$ |
| Car insurance | \$ |
| Child support/alimony | \$ |
| Student loan payments | \$ |
| Other loan payments | \$ |
| Variable Expense INFORMATION – please provide monthly average | |
| Utilities | \$ |
| Gasoline | \$ |
| Other expenses | \$ |
| Discretionary Expense INFORMATION | |
| Medical/Dental | \$ |
| Other | \$ |
| Guarantor Summary | |
| Total Monthly Income | \$ |
| Less Total Expenses | - |
| Less Total Variable Expenses | - |
| Less Total Discretionary Expenses | - |
| Equal Discretionary Funds | = |

We have completed this application to obtain credit, and certify that the above statements are true and complete. We authorize you to check our banking relationships, to check our credit references, to obtain a credit report and to review any financial information that may be on file at the college. By signing this application, we consent to the information contained herein being divulged to any Agency that may be used by the University to determine our credit-worthiness. We acknowledge that the information provided is true and accurate.

| | |
|--|------|
| Student applicant's signature (required) | Date |
| Guarantor's signature (required) | Date |
| Co-guarantor's signature (required) | Date |

Please mail this completed Credit Application with copies of the guarantor and co-guarantor's, if applicable, most recent Federal Income Tax Return including all schedules & W-2's, current pay stub, credit report from all three credit bureaus with credit score*, and the \$75 processing fee made payable to SMU.

SMU, Attn: Deveron Ellison, Box 750181, Dallas, TX 75275.

AN INCOMPLETE APPLICATION WHICH DOES NOT CONTAIN ALL OF THE ABOVE MENTIONED MATERIALS CANNOT BE PROCESSED.
ALL INFORMATION PROVIDED WILL BE TREATED WITH THE STRICTEST CONFIDENCE

For general questions or concerns, please contact the Student Financials Loan area by email at SFLoans@smu.edu or by phone at 214-768-2090 or 214-768-1757.

*Free credit report from all three credit bureaus can be obtained every 12 months at www.annualcreditreport.com. The guarantor and co-guarantor, if applicable, must have a FICO of 700. If the FICO score is lower than 700 for the guarantor or co-guarantor, additional documentation may be requested.