

PARAMETER CHECK LIST FOR NEW LOANS

CUSTOMER(S) NAME(S): _____ , _____

1. EMPLOYED (6) MONTHS _____
2. SOCIAL SECURITY (must be in applicants name ONLY) must have annual letter disclosing amount. _____
3. SOCIAL SECURITY DISABILITY(must have disability letter. Make sure funds are for person obtaining. . . The loan) _____
4. MATCH ADDRESS ON APPLICATION, **ORIGINAL** BANK STATEMENT & DRIVERS LICENSE. . . . _____
(*COPY BANK STATEMENT & DO AN ENLARGED COPY OF DRIVERS LICENSE FOR FILE*)
5. AT CURRENT RESIDENCE (6) SIX MONTHS. _____
6. HOME & WORK NUMBERS COMPLETED. _____
7. MAKE SURE APPLICATION **IS TOTALLY COMPLETED** & REFERENCES FILLED OUT. _____
8. REFERENCES NOT LIVING IN SAME HOUSEHOLD. _____
9. MATCH ACCOUNT NUMBERS ON CHECK & BANK STATEMENT. _____
10. COUNT NUMBER OF TRANSACTIONS (*AT LEAST 12 EXCLUDING NSF'S*). _____
11. COUNT NUMBER OF NSF'S (*NOT OVER 2 INCLUDING STOP PAYMENTS*). _____
12. VALID PHOTO ID-**DRIVERS LICENSE OR STATE ID (IF IT IS EXPIRED, IT IS NOT VALID)** _____
13. CHECK PAYROLL STUB FOR CURRENT NET PAY AND YEAR TO DATE. _____
14. CAN BORROW ONE-WEEKS INCOME (***based on 40 hours, DO NOT consider overtime***) _____
(*up to \$1000.00*)
15. *VERIFY CUSTOMER CHECK AMOUNT IS CORRECT.* _____
16. *VERIFY E Z LOANS CHECK AMOUNT IS WRITTEN/PRINTED CORRECTLY.*..... _____
17. *MAKE SURE CHECK IS SIGNED.*..... _____
18. ***CHECK NUMBERS UNDER 500/VERIFY W/BANK ACCT HAS BEEN OPENED 6 MONTHS.***..... _____

BANK PERSONNEL SPOKEN WITH: _____ **DATE OPENED:** _____
(THIS IS NOT AN OPTION!)

19. VERIFY CHECK IS DATED SAME AS LOAN AGREEMENT. _____
20. VERIFY NAME ON CHECK IS SAME AS LOAN AGREEMENT & DATA ENTRY. _____
21. VERIFY ALL LOAN AGREEMENTS ARE FILLED OUT COMPLETELY. _____
22. MAKE SURE CHECK # IS ON LOAN AGREEMENT. _____
23. VERIFY INTEREST RATE IS COMPUTED CORRECTLY. _____
24. MAKE SURE COPY OF CHECK,COPY OF ORIGINAL BANK STATEMENT & ENLARGED. _____
COPY OF DRIVERS LICENSE IN FILE
23. MAKE SURE BATCH HEADER IS COMPLETE WITH COPY OF OUR CHECK & COPY OF CUSTOMER CHECK. .

Loan Officer _____ **Date:** _____

ANY EXCEPTIONS MADE NEED TO BE INITIALED BY THE MANAGER. IF MANAGER IS NOT AVAILABLE THEN THE LOAN OFFICER MUST INITIAL THE EXCEPTION.

REVISED 11/14/2006