

MONTHLY INCOME	MEMBER (Include part-time employment)	SPOUSE
Gross or Base Pay	\$ _____	\$ _____
Part Time Salary	\$ _____	\$ _____
Quarters Allowance.....	_____	_____
Subsistence or COMRATS	_____	_____
Foreign or Sea Pay	_____	_____
Retirement Pay	_____	_____
Child Support/Alimony	\$ _____	\$ _____
Clothing Allowance	_____	_____
Other (Explain).....	_____	_____
GROSS MONTHLY INCOME.....	\$ _____	\$ _____
PAYROLL DEDUCTIONS		
Federal Taxes.....	\$ _____	\$ _____
State Taxes	_____	_____
Social Security (FICA)	_____	_____
Retirement	_____	_____
Insurance (Explain).....	_____	_____
Insurance (Explain).....	_____	_____
Advance Pay (Date of Final Deduction)	_____	_____
Allotment (Type and Purpose) ...	_____	_____
Allotment (Type and Purpose) ...	_____	_____
Union Dues	_____	_____
Other (Explain).....	_____	_____
Other (Explain).....	_____	_____
TOTAL PAYROLL DEDUCTIONS \$	\$ _____	\$ _____
NET MONTHLY INCOME (Take Home Pay) (Gross Monthly Income Minus Total Payroll Deduction).....	\$ _____	\$ _____
COMBINED NET MONTHLY INCOME (Combined Take Home Pay).....	\$ _____	_____

FOR OFFICE USE ONLY	
NET INCOME	\$ _____
LIVING EXPENSES	\$ _____
DISPOSABLE INCOME	\$ _____

LIVING EXPENSES	AMOUNT PER MONTH
Mortgage or Rent (principal, interest, tax, insurance, homeowner's/condo fee).....	\$ _____
Utilities (Specify-- gas, oil, coal, electric, garbage, sewage, water)	\$ _____
Telephone, pager, cellular, internet	\$ _____
Food (for family of _____) (household supplies, cleaning aids, pet costs, disposable diapers).....	\$ _____
Food costs away from home (work lunches, vending machines, coffee).....	\$ _____
School Lunches.....	\$ _____
School/Preschool/Other (tuition, books, music/dancing lessons, supplies).....	\$ _____
Child Support/Alimony.....	\$ _____
Tobacco Products and Alcohol	\$ _____
Auto (gas and oil).....	\$ _____
Transportation (other than auto; bus, car pool, taxi).....	\$ _____
Clothing and Shoes	\$ _____
Dry Cleaning & Laundry	\$ _____
Medical & Dental (prescriptions, glasses, aspirin, deductible, copay, etc.).....	\$ _____
Babysitter/Child or Daycare	\$ _____
Entertainment/Recreation (movies, sports, hobbies, cable T.V., video rental, dining out)	\$ _____
Personal Needs (haircuts, toiletries, shampoo, toothpaste, shaving gear	\$ _____
Miscellaneous (newspaper, charity, allowances stamps, veterinary, storage etc.) Explain.....	\$ _____
SUBTOTAL	\$ _____
OTHER EXPENSES	
	Amount per Year
(Quarterly, Semi-Annually, Annually)	
Insurance (life, auto, hospital, property)....	\$ _____
Taxes (real estate, personal property)	\$ _____
Auto Maintenance (repairs, tags and registration)	\$ _____
House Maintenance (home repairs, yard upkeep)	\$ _____
Gifts (birthdays, holidays, etc.).....	\$ _____
Subscriptions (book clubs, magazines, record clubs, CD's).....	\$ _____
Clubs (dues, recreation, health, pool fees, associations)	\$ _____
TOTAL OTHER EXPENSES.....	\$ _____
MONTHLY AVERAGE OTHER EXPENSES (Total Other Expenses divided by 12 mos.)	\$ _____
TOTAL EXPENDITURES	\$ _____

THE FOLLOWING IS A LIST OF MY CURRENT CREDITORS

CREDITOR'S NAME	CREDITOR'S PHONE NUMBER	MONTHLY PAYMENT	UNPAID BALANCE
ADDRESS	COLLATERAL	\$	
		DUE DATE	
	LOAN PURPOSE	INTEREST RATE	
ACCOUNT NUMBER WITH CREDITOR	AMOUNT PAST DUE	%	\$
\$			
CREDITOR'S NAME	CREDITOR'S PHONE NUMBER	MONTHLY PAYMENT	UNPAID BALANCE
ADDRESS	COLLATERAL	\$	
		DUE DATE	
	LOAN PURPOSE	INTEREST RATE	
ACCOUNT NUMBER WITH CREDITOR	AMOUNT PAST DUE	%	\$
\$			
CREDITOR'S NAME	CREDITOR'S PHONE NUMBER	MONTHLY PAYMENT	UNPAID BALANCE
ADDRESS	COLLATERAL	\$	
		DUE DATE	
	LOAN PURPOSE	INTEREST RATE	
ACCOUNT NUMBER WITH CREDITOR	AMOUNT PAST DUE	%	\$
\$			
CREDITOR'S NAME	CREDITOR'S PHONE NUMBER	MONTHLY PAYMENT	UNPAID BALANCE
ADDRESS	COLLATERAL	\$	
		DUE DATE	
	LOAN PURPOSE	INTEREST RATE	
ACCOUNT NUMBER WITH CREDITOR	AMOUNT PAST DUE	%	\$
\$			
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ADDRESS	COLLATERAL	\$	
		DUE DATE	
	LOAN PURPOSE	INTEREST RATE	
ACCOUNT NUMBER WITH CREDITOR	AMOUNT PAST DUE	%	\$
\$			
CREDITOR'S NAME	CREDITOR'S PHONE NUMBER	MONTHLY PAYMENT	UNPAID BALANCE
ADDRESS	COLLATERAL	\$	
		DUE DATE	
	LOAN PURPOSE	INTEREST RATE	
ACCOUNT NUMBER WITH CREDITOR	AMOUNT PAST DUE	%	\$
\$			
CREDITOR'S NAME	CREDITOR'S PHONE NUMBER	MONTHLY PAYMENT	UNPAID BALANCE
ADDRESS	COLLATERAL	\$	
		DUE DATE	
	LOAN PURPOSE	INTEREST RATE	
ACCOUNT NUMBER WITH CREDITOR	AMOUNT PAST DUE	%	\$
\$			
	SUB TOTAL	\$	\$

LIST ADDITIONAL CREDITORS ON REVERSE

REMEMBER TO KEEP A COPY OF THIS FORM!

THE FOLLOWING IS A LIST OF MY CURRENT CREDITORS

CREDITOR'S NAME	CREDITOR'S PHONE NUMBER	MONTHLY PAYMENT	UNPAID BALANCE
ADDRESS	COLLATERAL	\$	
	LOAN PURPOSE	DUE DATE	
ACCOUNT NUMBER WITH CREDITOR	AMOUNT PAST DUE	INTEREST RATE	
	\$	%	
CREDITOR'S NAME	CREDITOR'S PHONE NUMBER	MONTHLY PAYMENT	UNPAID BALANCE
ADDRESS	COLLATERAL	\$	
	LOAN PURPOSE	DUE DATE	
ACCOUNT NUMBER WITH CREDITOR	AMOUNT PAST DUE	INTEREST RATE	
	\$	%	
CREDITOR'S NAME	CREDITOR'S PHONE NUMBER	MONTHLY PAYMENT	UNPAID BALANCE
ADDRESS	COLLATERAL	\$	
	LOAN PURPOSE	DUE DATE	
ACCOUNT NUMBER WITH CREDITOR	AMOUNT PAST DUE	INTEREST RATE	
	\$	%	
CREDITOR'S NAME	CREDITOR'S PHONE NUMBER	MONTHLY PAYMENT	UNPAID BALANCE
ADDRESS	COLLATERAL	\$	
	LOAN PURPOSE	DUE DATE	
ACCOUNT NUMBER WITH CREDITOR	AMOUNT PAST DUE	INTEREST RATE	
	\$	%	
CREDITOR'S NAME	CREDITOR'S PHONE NUMBER	MONTHLY PAYMENT	UNPAID BALANCE
ADDRESS	COLLATERAL	\$	
	LOAN PURPOSE	DUE DATE	
ACCOUNT NUMBER WITH CREDITOR	AMOUNT PAST DUE	INTEREST RATE	
	\$	%	
CREDITOR'S NAME	CREDITOR'S PHONE NUMBER	MONTHLY PAYMENT	UNPAID BALANCE
ADDRESS	COLLATERAL	\$	
	LOAN PURPOSE	DUE DATE	
ACCOUNT NUMBER WITH CREDITOR	AMOUNT PAST DUE	INTEREST RATE	
	\$	%	
	TOTAL	\$	\$

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NAVY FEDERAL CREDIT UNION®

EXTENSION AGREEMENT

MEMBER'S NAME (FIRST	MI	LAST)	LOAN NO.
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MEMBER'S REQUEST AND AGREEMENT (to be completed by the member)

DATE (MO., DAY, YR.)
— —

I request an extension of time to pay off my loan.

I understand that if a new payment schedule is approved, Navy Federal Credit Union will return to me a duplicate of this completed agreement showing the new payment schedule.

I agree to pay the balance on my loan with interest at the same rate in accordance with the revised payment schedule. I further understand that all other provisions of the original note remain in full force and effect including the accrual of interest.

The circumstances necessitating this extension are:

MEMBER'S SIGNATURE
☞

COSIGNER'S AGREEMENT (to be completed by cosigner(s) if applicable)

DATE (MO., DAY, YR.)
— —

I agree to this extension of time and/or terms of repayment. I further understand that this extension does not release me from liability towards this debt.

SPOUSE/COSIGNER'S SIGNATURE	COSIGNER'S SIGNATURE
☞	☞

ACKNOWLEDGEMENT (to be completed by owner(s) other than borrower of collateral pledged as security for this loan, if applicable)

DATE (MO., DAY, YR.)
— —

Owner(s) of collateral other than borrower acknowledge that the provisions of the original Security Agreement apply to this extension of time and/or terms of repayment.

SIGNATURE OF OWNER OF COLLATERAL OTHER THAN BORROWER	SIGNATURE OF OWNER OF COLLATERAL OTHER THAN BORROWER
☞	☞

FOR OFFICE USE ONLY

CREDIT COMMITTEE ACTION

_____ signed a note _____ (date of original Promissory Note) in favor of Navy Federal Credit Union in the original amount of \$ _____, payable \$ _____

per month. In response to the above request the Credit Committee approves:

An extension of _____ months to pay off the unpaid principal balance of \$ _____ on this note.

Lower monthly payments of \$ _____ beginning _____.

The terms of your loan have been extended to _____.

PRESENT DUE DATE (MO., DAY, YR.)	
— —	

DATE (MO., DAY, YR.)	LOAN OFFICER CODE	LOAN OFFICER SIGNATURE
— —		

CREDIT COMMITTEE SIGNATURE	CREDIT COMMITTEE SIGNATURE

