



Consumer Lending Forms

Efficient Loans

Member-friendly loans that permit walk-in, online, or telephone applications.



Application

This form is produced as a general consumer multi-purpose application for use with both open-end and closed-end credit, and can also be used for credit cards. Some applications can be personalized as to size, color, and content.

Credit Line Account Agreement and Disclosure

This is a multi-feature open-end disclosure that is prepared for use with all your open-end lending features, excluding Home Equity. The disclosure is written to match your loan products and is designed to be a companion piece to the application. It is also commonly referred to as the Master Open-End Credit Agreement.

Additional Disclosure

This simple form is often used to disclose certain terms that are subject to frequent change. In a slightly different format, it is also used to change open-end terms and may be used as the means of furnishing an Account Opening Summary Table.

Closed-End Loan Agreement

These come in a variety of formats from our stock Loan Agreement, the "RITE LOAN" form, to other versions, which can include a loan check. The forms can be produced as a single document or as a continuous form and personalized to meet the requirements of any data processing system. All standard Closed-End Loan Agreements can be used for secured or unsecured loans.

Credit Line Account Advance Request

This form excludes a security agreement and is used for documenting unsecured transactions. The Advance Request is delivered at the time of any open-end consumer credit advance given under any open-end Credit Line Account advances.

Advance Request and Security Agreement

This form includes a security agreement that may be used to document a consensual grant of a security interest. The form may also be used to disclose certain other terms related to the advance.

Auxiliary Forms

Oak Tree also provides a wide variety of Auxiliary Loan Forms such as:

- Security Agreements
- Adverse Action Notices
- Limited Guarantee Agreements
- Notice to Co-signer
- Loan Modification Agreements

Oak Tree offers a risk based lending package. According to the regulation, Creditors must either provide a risk based lending document notice or the appropriate exception notice to all applicants (when providing notices to the entire category of credit).

Training and Compliance

Along with the delivery of your forms, you will receive written instructions on how to use them. On-site training or live WebEx meetings can be arranged. Our toll-free line is open for your unlimited use. Compliance letters (both federal and state, as applicable) accompany certain forms.



Oak Tree is continually refining its loan form systems to provide the best combination of compliance, practicality, and contemporary design. We are committed to each individual credit union; we work on your behalf to design, produce, and support an effective lending system.

For Further Information:

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