LABOR UNIONS 401(k) PLAN Participant Loan Application

PHONE TATE ZIP DATE OF BIRTH itial) If married, please include a copy of your marriage certificate. Spous signature required below. itial) If divorced, please include a copy of the Marital Settlement Agreeme or Judgment. Refer to your Summary Plan Description for a copy of the Porovide you with the general rules (i.e. minimum loan ampans permitted, etc.). This Participant Loan Application must oplicable) and the Plan Administrator. It accrued benefit under the Plan will serve as collateral for spouse may be required to consent to the use of your vertical points and contribution policy. The interest rate on this loan will be the prime and at the time the loan is processed.
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he amount requested is greater than the maximum available lable loan amount will be issued.
nding at any one time. The sum of the loans cannot be less alf $(1/2)$ of your 401(k) account balance or \$50,000, whichevers the highest available limit in any one year period. Please on for more information.
nt frequency will be monthly. To be nontaxable, the loan must nts). The loan term can only exceed 5 years if the loan proc ipal residence for the participant. If the loan is used to acqu paid within 15 years.
\Box 4 yrs \Box 5 yrs (59 payments)* \Box Otheredge that the purpose of this loan is to purchase a primary residence ESCROW DOCUMENTS).
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SIGNATURE(S) MUST BE WITNESSED BY A NOTARY PUBLIC.

PARTICIPANT ACKNOWLEDGMENT. I understand that the interest be allocated to my participant account. I also understand that loan balance. If I fail to repay the loan subsequent to my term the terms thereof, the outstanding principal and interest accrutaxable distribution to me by the Plan. I also acknowledge that take out another loan until the amount owed, including interest in full. I acknowledge that by signing this Loan Application I assets from my participant account to fund the loan. I, the Participant, by signing below consent to the loan account.	it is my responsibility to repay the ination from the Plan, according to ed on the loan will be treated as a if a loan goes into default I cannot which continues to accrue, is paid am authorizing the liquidation of	
Application. Upon funding of the loan, I will receive an amortizated understand that funds will be disbursed directly to me, application, the promissory note, the amortization schedulendorsement and/or negotiation of the loan check.	ation schedule and loan disclosure. and I agree to the terms of this	
Participant's Signature D	ate	
I, the Participant's spouse, understand that this loan is secured by my spouse's vested accrued benefit under the Plan. I realize that failure to repay the loan will reduce the benefits available to my spouse and myself upon my spouse's retirement or other termination of employment. Knowing this, I consent to the loan of my spouse according to the terms of this Loan Application. I agree to release and discharge the Trustees, Plan Administrator, and Plan Sponsor from all liability for acting upon this consent.		
Spouse's Signature D	ate	
WITNESS OF NOTARY PUBLIC:		
A notary public or other officer completing this certificate verifies who signed the document to which this certificate is attached, and validity of that document.	,	
State of)		
Subscribed and sworn to (or affirmed) before me on this 20, by me on the basis of satisfactory evidence to be the person(s) wh		
Notary Public Signature (Official Seal)		

Forward completed application to: