

**Sheet Metal Workers' International Association  
Local Union No. 73 Annuity Plan Hardship  
Loan Application**

**EMPLOYEE INFORMATION**

Borrower (Please print or type): \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Phone Number: (    ) \_\_\_\_\_ Cell Phone: (    ) \_\_\_\_\_

Email Address: \_\_\_\_\_

Currently married (*check one*)       Yes       No

**I.      REQUEST FOR HARDSHIP LOAN**

I hereby apply for a loan of \$ \_\_\_\_\_ from the current value in the Plan as directed below:

**II.      PURPOSE OF HARDSHIP LOAN**

**III.      REPAYMENT OF HARDSHIP LOAN**

My hardship loan is to be repaid in \_\_\_\_\_ payments and must be paid at least monthly (cannot exceed 5 years).

**IV.      PLAN RULES RELATING TO HARDSHIP LOANS**

Plan rules governing the operation of this hardship loan program are attached hereto and are made part hereof by reference.

I have read and understood all portions of the hardship loan application including the attached addendum \_\_\_\_\_ and affix my signature hereto as evidence thereof this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

Employee's Signature \_\_\_\_\_

I hereby consent to this hardship loan to my spouse and waive all rights to receive the proceeds in the form of a Joint and Survivor Annuity.

Spouse's Signature \_\_\_\_\_

State of \_\_\_\_\_

County of \_\_\_\_\_

On the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ before me came \_\_\_\_\_  
to me known by me to be the persons described in and who executed the foregoing statements and they duly  
acknowledged to me that they executed the same.

\_\_\_\_\_  
Notary Public

SEAL

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**OFFICE USE ONLY**

**HARDSHIP LOAN APPROVED:**

Original Balance \_\_\_\_\_

Rate \_\_\_\_\_

Number of Payments \_\_\_\_\_

Payment Amount \_\_\_\_\_

Type \_\_\_\_\_

By: \_\_\_\_\_

Date \_\_\_\_\_

Check No. \_\_\_\_\_ Issued by \_\_\_\_\_

Date: \_\_\_\_\_