

				Date		Account Number	
APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account. Type of Credit. Check the type of credit for which you wish to apply. <input type="checkbox"/> Individual credit – If you are applying for individual credit, complete the Applicant section. <input type="checkbox"/> Joint credit – If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section. You must initial here if you intend to apply for Joint Credit: Applicant: <u> X </u> Co-Applicant: <u> X </u> Spouse Information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico).							
Type of Credit Applied For: Property Type: <input type="checkbox"/> Single Family Home <input type="checkbox"/> Condominium <input type="checkbox"/> Townhouse <input type="checkbox"/> Other _____ Amt Requested \$ _____ Purpose: _____ Term: _____ Approximate Value of Home: _____ Property Address: _____ Payment Method: <input type="checkbox"/> Cash <input type="checkbox"/> Military Allotment <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Automatic Payment (ACH)							
Optional Payment Protection – If you answer "yes" the Credit Union will disclose the cost of optional payment protection to you. A separate election that discloses the terms and conditions must be signed for protection to become effective. Are you interested in having this loan protected? <input type="checkbox"/> Yes <input type="checkbox"/> No							
<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-SIGNER Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state. <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)				<input type="checkbox"/> SPOUSE <input type="checkbox"/> CO-APPLICANT Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)			
APPLICANT NAME				SPOUSE/CO-APPLICANT NAME			
SOCIAL SECURITY NO.		DRIVER'S LICENSE NO. & STATE		BIRTH DATE			
HOME PHONE NO.		CELL PHONE		DO YOU:			
				<input type="checkbox"/> OWN <input type="checkbox"/> RENT			
MOTHER'S MAIDEN NAME		E-MAIL ADDRESS					
CURRENT STREET ADDRESS				APT. NO.		SINCE	
CITY/STATE/ZIP							
FORMER ADDRESS (if current less than 2 years)						YEARS THERE	
PERSONAL REFERENCE 1 (Name and Address)				RELATIONSHIP			
				PHONE NO.			
PERSONAL REFERENCE 2 (Name and Address)				RELATIONSHIP			
				PHONE NO.			
EMPLOYMENT & INCOME If you are self-employed, attach a financial statement and your most recent income tax return.							
CURRENT EMPLOYER				HIRE DATE			
CURRENT ADDRESS							
WORK PHONE NO.		POSITION		MONTHLY GROSS INCOME			
				\$			
FORMER EMPLOYER (if current less than 2 years)							
OTHER INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.							
SOURCE OF OTHER INCOME		FREQUENCY		MONTHLY INCOME			
				\$			
ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: A - Applicant OR C - Spouse/Co-Applicant							
CHECK ONE		TYPE		FINANCIAL INSTITUTION NAME		CURRENT BALANCE	
A	C						
						\$	
						\$	
HOME EQUITY INFORMATION - List any liens against your house. A lien is a legal claim filed against property as security for payment of a debt.							
FIRST MORTGAGE HELD BY				PRESENT BALANCE		MONTHLY PAYMENT	
						\$	
OTHER LIENS (DESCRIBE)							
IS THE PROPERTY DESCRIBED IN THIS SECTION YOUR PRINCIPAL DWELLING? <input type="checkbox"/> Yes <input type="checkbox"/> No							
IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? <input type="checkbox"/> Yes <input type="checkbox"/> No							

CREDIT INFORMATION				Be sure to list all open accounts with or without a balance. A - APPLICANT C - SPOUSE/CO-APPLICANT D - DEBTS TO BE PAID OFF IF LOAN IS GRANTED										
PLEASE CHECK			LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS (Attach separate sheet if necessary)		ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENTS							
A	C	D												
FINANCIAL INFORMATION PLEASE ANSWER THE FOLLOWING QUESTIONS AND IF A "YES" ANSWER IS GIVEN, EXPLAIN ON A SEPARATE SHEET.						Applicant		Co-Applicant						
						YES	NO	YES	NO					
1. HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?														
2. DO YOU HAVE ANY OUTSTANDING JUDGMENTS?														
3. HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?														
4. ARE YOU A PARTY IN A LAWSUIT?														
5. ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?														
6. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?														
7. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?														
FOR WHOM (Name of other obligated on loan): _____						TO WHOM (Name of Creditor): _____								
DEMOGRAPHIC INFORMATION – This section asks about your ethnicity, sex, and race.														
The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.														
BORROWER					CO-BORROWER									
Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – Enter origin: _____ Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information					Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – Enter origin: _____ Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information									
Race <input type="checkbox"/> American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian – Enter race: _____ Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on. <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander – Enter race: _____ Examples: Fijian, Tongan, and so on. <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information					Race <input type="checkbox"/> American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian – Enter race: _____ Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on. <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander – Enter race: _____ Examples: Fijian, Tongan, and so on. <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information									
Sex <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information					Sex <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information									
To Be Completed by Financial Institution (for application taken in person):					Borrower					Co-Borrower				
Was the ethnicity collected on the basis of visual observation or surname?					<input type="checkbox"/> NO <input type="checkbox"/> YES					<input type="checkbox"/> NO <input type="checkbox"/> YES				
Was the sex collected on the basis of visual observation or surname?					<input type="checkbox"/> NO <input type="checkbox"/> YES					<input type="checkbox"/> NO <input type="checkbox"/> YES				
Was the race collected on the basis of visual observation or surname?					<input type="checkbox"/> NO <input type="checkbox"/> YES					<input type="checkbox"/> NO <input type="checkbox"/> YES				
The Demographic Information was provided through: <input type="checkbox"/> Face-to-Face interview (includes Electronic Media w/ Video Component) <input type="checkbox"/> Telephone Interview <input type="checkbox"/> Fax or Mail <input type="checkbox"/> Email or Internet														
SIGNATURES – Are you currently on active military duty and/or a military dependent? <input type="checkbox"/> Yes <input type="checkbox"/> No														
You promise that the information stated in this Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. The Credit Union may also obtain credit reports to update, increase, extend, renew or collection of the credit received by you. False or misleading statements in your Application may cause any loan to be in default. You agree that this Application shall be the Credit Union's property whether or not this Application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You understand and agree that if your Application is approved, that any collateral described in any security agreement, deed of trust, pledge, advance disbursement voucher or similar document that may be executed, now or in the future, in connection with such credit will secure the Credit Union for repayment of funds advanced to you, subject to the terms and conditions of such security agreement, pledge, advance disbursement voucher or similar document.														
IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.														
OTHER CREDIT PRODUCTS – Would you like the Credit Union to review your credit report related to this Application to determine whether they might be able to offer you other credit products, products with more favorable interest rates, lower payments or other more advantageous terms than credit products you currently have. <input type="checkbox"/> Yes <input type="checkbox"/> No														
X					X									
Applicant/Co-Signer					Spouse/Co-Applicant									
Date					Date									
Credit Union Use Only														
Loan Approved <input type="checkbox"/> Yes <input type="checkbox"/> No Loan Officer Signature X			Loan Approved <input type="checkbox"/> Yes <input type="checkbox"/> No Credit Committee Signature X			Mortgage Loan Organization: Self-Help Federal Credit Union NMLSR ID #: 462211		Mortgage Loan Officer Name: NMLSR ID #:						