

Please print clearly in ink or type.

This application must be filled out **completely** before it is submitted to the credit union.

Account No. \_\_\_\_\_

## Credit Request

Married borrowers may apply for an individual account. Check the appropriate box to indicate Individual or Joint Credit.

- Individual Credit:** Complete BORROWER section. Please provide us with information about your spouse or registered domestic partner by completing all the "Co-Borrower" sections if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), if the property used to secure the loan is located in a Community Property state, or if your spouse or registered domestic partner will use the account.
- Joint Credit:** Provide information about both of you by completing BORROWER and CO-BORROWER/SPOUSE/REGISTERED DOMESTIC PARTNER sections.

We intend to apply for joint credit:

\_\_\_\_\_ Borrower

\_\_\_\_\_ Co-Borrower

You are applying for a Variable Rate Line of Credit

Amount requested \$ \_\_\_\_\_ Purpose (e.g. Home Improvement) \_\_\_\_\_

## Borrower Information

Name (Last, First, M.I.) \_\_\_\_\_  
 Driver License # \_\_\_\_\_ State \_\_\_\_\_  
 Soc. Sec. # \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Bus. \_\_\_\_\_  
 Present Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Own  Rent How Long? \_\_\_\_\_ Rent \$ \_\_\_\_\_  
 Previous Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Own  Rent How Long? \_\_\_\_\_  
 Married  Unmarried (Single, Divorced, Widowed)  Separated  
 Registered Domestic Partner  
 List ages of dependents not listed by other borrower (exclude self): \_\_\_\_\_

## Co-Borrower Spouse Registered Domestic Partner

Name (Last, First, M.I.) \_\_\_\_\_  
 Driver License # \_\_\_\_\_ State \_\_\_\_\_  
 Soc. Sec. # \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Bus. \_\_\_\_\_  
 Present Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Own  Rent How Long? \_\_\_\_\_ Rent \$ \_\_\_\_\_  
 Previous Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Own  Rent How Long? \_\_\_\_\_  
 Married  Unmarried (Single, Divorced, Widowed)  Separated  
 Registered Domestic Partner  
 List ages of dependents not listed by other borrower (exclude self): \_\_\_\_\_

If a "yes" answer is given to any of the following, explain on an attached sheet.

- Do you have any outstanding judgments?  
 In the last 10 years, have you filed for bankruptcy or had a debt adjustment plan confirmed under Chapter 13?  
 Have you had property foreclosed upon or given a deed in lieu of foreclosure in the last 7 years?  
 Are you a party in a lawsuit?  
 Are you other than a U.S. citizen or permanent resident alien?  
 Are you a co-maker, co-signer or guarantor on any loan not listed on the reverse?

Borrower		Co-Borrower	
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For whom (name of others obligated on loan): \_\_\_\_\_

To whom (name of creditor): \_\_\_\_\_ Mo. Pmt. \$ \_\_\_\_\_

## Employment Information

Employer \_\_\_\_\_ From \_\_\_\_\_  
 Address \_\_\_\_\_  
 Phone No. \_\_\_\_\_ Ext. \_\_\_\_\_  
 Your Title \_\_\_\_\_  Part-time  Full-time  
 Supervisor's Name \_\_\_\_\_  
 Prev. Empl. \_\_\_\_\_ From \_\_\_\_\_ to \_\_\_\_\_  
 Address \_\_\_\_\_

## Co-Borrower

Employer \_\_\_\_\_ From \_\_\_\_\_  
 Address \_\_\_\_\_  
 Phone No. \_\_\_\_\_ Ext. \_\_\_\_\_  
 Your Title \_\_\_\_\_  Part-time  Full-time  
 Supervisor's Name \_\_\_\_\_  
 Prev. Empl. \_\_\_\_\_ From \_\_\_\_\_ to \_\_\_\_\_  
 Address \_\_\_\_\_

## Income Information

**Note:** Alimony, child support, or separate maintenance income need not be included if you choose not to have it considered as a basis for repaying this obligation.

Gross monthly income from employment \_\_\_\_\_ \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

Is any of this income to be reduced or interrupted before credit request is paid off?  Yes  No

If yes, explain for how long and amount involved on separate sheet.

## Co-Borrower

Gross monthly income from employment \_\_\_\_\_ \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

Is any of this income to be reduced or interrupted before credit request is paid off?  Yes  No

If yes, explain for how long and amount involved on separate sheet.

## References

List the names, addresses and phone numbers of 2 relatives not living with you, and 2 references who have known you for 2 years or more.

Bor- rower	Co-Bor- rower	Name	Address	Phone	Relationship
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	_____	_____

## Assets

**Home or Property Given as Security:** *This section must be completed for the home or property which will be given as security.*

Property Address \_\_\_\_\_ City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Lienholder \_\_\_\_\_ Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Name(s) on Title (Specify Exactly) \_\_\_\_\_

Date Purchased \_\_\_\_\_ Purchase Price \$ \_\_\_\_\_ Balance Owing \$ \_\_\_\_\_ Variable Interest Rate?  Yes  No

Balloon Payment (if any) \$ \_\_\_\_\_ Market Value (est.) \$ \_\_\_\_\_ Type of Property (Single Fam., Condo, etc.) \_\_\_\_\_

Property & Fire Insurance Carrier \_\_\_\_\_ Agent \_\_\_\_\_ Phone \_\_\_\_\_

Describe Major Improvements made since purchase including date and cost. *(Attach a separate sheet, if necessary.)*

Year built \_\_\_\_\_ # Rooms \_\_\_\_\_ # Bedrooms \_\_\_\_\_ # Baths \_\_\_\_\_  Garage  Carport # Spaces \_\_\_\_\_ Central Heat/Air? \_\_\_\_\_

**Deposit Accounts:** *Include credit union, bank, savings and loan association, share accounts, share draft accounts, savings and checking accounts. (Attach a separate sheet, if necessary.)*

Bor- rower	Co-Bor- rower	Account Type	Name & Address of Financial Institution	Acct. Bal.	Acct. No.
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				

**Other Property:** *Include securities, trust deeds, life insurance, other investments, real estate, vehicles to which you have clear title, and other assets of any kind. (Attach a separate sheet, if necessary.)*

Bor- rower	Co-Bor- rower	Description	Curr. Value	Amt. Owed
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			

## Debts

*List all debts and obligations including mortgages, installment accounts, debts to other credit unions, banks, finance companies, department stores, credit cards, support payments, medical bills, and any other debts. (Attach a separate sheet, if necessary.)*

Bor- rower	Co-Bor- rower	Creditor Name and Address	Acct. No.	Balance Due	Mo. Payment
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				
<input type="checkbox"/>	<input type="checkbox"/>				

## Signatures

Under penalty of perjury, I certify that (i) all information given on this application is true and complete and is given for the purpose of requesting a loan; and (ii) that, other than those I have stated on this application, I have no other outstanding indebtedness, either as a maker, co-maker, or guarantor. I authorize any person, association, or corporation to furnish on request of this credit union, information concerning me or my affairs.

I authorize the credit union to contact and inquire of my references and my employer(s) present, past and future; and to obtain consumer credit reports about me. I also authorize the credit union to furnish information concerning my account to credit reporting agencies. I have also been notified that pursuant to State Law, a negative credit report reflecting on my credit record may be submitted to a credit reporting agency if I fail to fulfill the terms of my credit obligations.

The credit union may retain this application, whether or not credit is granted.

**X** \_\_\_\_\_  
Signature of Borrower Date

**X** \_\_\_\_\_  
Signature of Co-Borrower Date  
(including spouse or registered domestic partner applying for credit)

**BORROWERS PLEASE NOTE:** Federal law says that whoever knowingly and willfully makes a false statement, or overvalues any land, property or security, for the purpose of influencing a credit union, in connection with a loan is subject to a fine of up to \$5,000, or imprisonment for up to two years, or both.

## DEMOGRAPHIC INFORMATION OF BORROWER AND CO-BORROWER

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, race, and sex) 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, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

**Borrower:**

**Ethnicity:** *Check one or more*

Hispanic or Latino

Mexican  Puerto Rican  Cuban

Other Hispanic or Latino - *Print origin:* \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Spaniard, and so on.*

Not Hispanic or Latino

I do not wish to furnish this information

  

**Race:**

American Indian or Alaskan Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_

Asian

Asian Indian  Chinese  Filipino

Japanese  Korean  Vietnamese

Other Asian - *Print race:* \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani Cambodian, and so on.*

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian  Guamanian or Chamorro

Samoan  Other Pacific Islander - *Print race:* \_\_\_\_\_

White

I do not wish to furnish this information

  

**Sex:**

Female

Male

I do not wish to furnish this information

**Co-Borrower:**

**Ethnicity:** *Check one or more*

Hispanic or Latino

Mexican  Puerto Rican  Cuban

Other Hispanic or Latino - *Print origin:* \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Spaniard, and so on.*

Not Hispanic or Latino

I do not wish to furnish this information

  

**Race:**

American Indian or Alaskan Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_

Asian

Asian Indian  Chinese  Filipino

Japanese  Korean  Vietnamese

Other Asian - *Print race:* \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani Cambodian, and so on.*

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian  Guamanian or Chamorro

Samoan  Other Pacific Islander - *Print race:* \_\_\_\_\_

White

I do not wish to furnish this information

  

**Sex:**

Female

Male

I do not wish to furnish this information

### To Be Completed by the Credit Union (for an application taken in person)

Was the ethnicity of the borrower collected on the basis of visual observation or surname?  Yes  No

Was the race of the borrower collected on the basis of visual observation or surname?  Yes  No

Was the sex of the borrower collected on the basis of visual observation or surname?  Yes  No

Was the ethnicity of the co-borrower collected on the basis of visual observation or surname?  Yes  No

Was the race of the co-borrower collected on the basis of visual observation or surname?  Yes  No

Was the sex of the co-borrower collected on the basis of visual observation or surname?  Yes  No

To be completed by interviewer  
This application was taken by:

- Face-to-face interview
- Fax or Mail
- Telephone Interview
- Email or Internet

Interviewer's Name (print or type)	
Interviewer's Signature	Date
Interviewer's Phone Number (inc. area code)	

Name and Address of Interviewer's Employer

Credit Union Use	
Loan Originator Organization	Loan Originator Organization NMLS ID
Loan Originator	Loan Originator NMLS ID