

HOME EQUITY AND HOMEOWNER LOAN APPLICATION

(66.1) 666 666 1 762						DATE				APPLICANT ACCOUNT NO.			CO-APPLICANT ACCOUNT NO.					
			-114 ()					Closed First and Maritime &			T (N A 41							
Amount Requested: Home Equity Line of Cre										Closed End 2 nd Mortgage \$oximate Value:								
	-		Family Home					Ap		Other								
	perty Address:	Single	and the state of t	□ 00	HUOHIIII	iuiii		WITHO	use									
MARRIED APPLICANTS may apply for a separate account. Check the type of credit account for which you wish to apply. Individual Credit – You must complete the applicant section about yourself and the other section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment. Joint Credit – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section Initial here if you intend to apply for Joint Credit																		
API	PLICANT								П	SPOUSE CO-API	PLICANT	ПС	O-SIGN	IER				
Complete for secured credit or if you live in a community property state. MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)										Complete for secured credit or if you live in a community property state. MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)								
FIRST NAME INITIAL LAST NAME						s, Divorced, Widowed)				FIRST NAME MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)						veu)		
2001	SOCIAL SECURITY NO. DRIVER'S LICENSE N			0 CTATE	DATE	DATE S		200	IAL SECUDITY NO.	DRIVER'S LICENSE NO. & ST				BIRTH DA	ATE			
BRIVER'S LICENSE			ER 3 LICENSE NO.	& STATE	DATE			300	OCIAL SECURITY NO. DRIVER'S I		LICENSE NO. & STATE			BIRTH DATE				
НОМ	HOME PHONE NO. NO. OF DEP.		AGE C	DENTS OTHER H			HOM	HOME PHONE NO.		NO. OF DEP.		AGE OF DEPENDENT		THER				
MOTHER'S MAIDEN NAME E-MAIL ADDRESS										RELATIONSHIP TO APPLICANT								
CURRENT STREET ADDRESS				APT. NO. SINCE					CURRENT STREET ADDRESS				APT. NO. SINCE					
CITY			STATE	ZIP CO	DE C		CITY	YTIX			STATE ZIF		CODE					
FORMER STREET ADDRESS					YEARS THERE				FORMER STREET ADDRESS				YEARS T		TUEDE			
FORMER STREET ADDRESS					TEARS THERE								TEARS THERE					
CITY				STATE	ZIP CODE				CITY				STATE	ZIP CODE				
PERSONAL REFERENCE					RELATIONSHIP				PERSONAL REFERENCE					RELATIONSHIP				
	DI OVMENT 8 IN	COM	E., .,															
CUR	RENT EMPLOYER	COIVIL	⊑ ir you are seir-en	пртоуец, аттас	HIRE D	h a financial statement and your r HIRE DATE			CURRENT EMPLOYER HIRE DA					DATE				
WOR	K PHONE NO.								WORK PHONE NO.									
POSITION					GROSS ANNUAL INCOME				POSITION GROSS ANNUAL INCOME \$						ME			
FORMER EMPLOYER (if current less than 2 years)						,				FORMER EMPLOYER (if current less than 2 years)								
OTHER INCOME You need not list income from alimony, chi SOURCE OF OTHER INCOME FREQUENCY					support or separate maintenance u GROSS ANNUAL INCOME				sou	ou wish it considered for purposes RCE OF OTHER INCOME	of granting the	is credit.	GRO	SS ANN	UAL INCO	OME		
1.	1.			\$					1.				\$					
2.					3				2.				\$					
CR	EDIT INFORMAT	ION			1		1								T			
PLEASE INDICATE: A - Applicant C - Co-Applicant					APPLICANT CO-APPLIC YES NO YES			NO	PLEASE INDICATE: A - Applicant C - Co-/			-Applicant YES		NO	CO-APP YES	NO		
Have you ever filed a petition for bankruptcy or had any repossessed or foreclosed upon? Date:			ny property					5.	Do you pay HOA/Condo Fees? Amount:									
Is the property securing this loan you are applying for currently or previously listed for sale within the last 6 months?									6.	Is income listed likely to be redu	ced in the nex	t two years	?					
Do you have any other liabilities, including, contingent or unmatured liabilities, such as a co-borrower, co-signer,									7.	Have you ever had credit in any other name? What Name?								
endorser, co-maker, surety, indemnitor on any, note, loan, lease, contract, agreement or on any obligation?									8.	Have you any suits pending, jud child support awards against you Are there any other Deeds of Tri	1?	•						
4. Do you have any past due bills?									9.	Encumbrances on the property t loan?								

Be sure to list all open accounts with or without a balance. Attach separate sheet if necessary A - APPLICANT C - SPOUSE/CO-APPLICANT D - DEBTS TO BE PAID OFF CREDIT OBLIGATIONS MONTHLY LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS ACCOUNT NUMBER **BALANCE PAYMENTS** С **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 Ethnicity ☐ Hispanic or Latino ☐ Hispanic or Latino 🗌 Mexican 🔲 Puerto Rican 🔲 Cuban Other Hispanic or Latino – Print origin: Other Hispanic or Latino – Print origin: Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. ☐ Not Hispanic or Latino ☐ Not Hispanic or Latino ☐ I do not wish to furnish this information ☐ I do not wish to furnish this information ☐ American Indian or Alaska Native – ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: Print name of enrolled or principal tribe: ☐ Asian ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese Other Asian – Print race: Other Asian – Print race: Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on. Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on. ☐ Black or African American ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ■ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan☐ Other Pacific Islander – Print race: □ Native Hawaiian □ Guamanian or Chamorro □ Samoan ☐ Other Pacific Islander – Print race: Examples: Fijian, Tongan, and so on. Examples: Fijian, Tongan, and so on. □ White □ White ☐ I do not wish to provide this information ☐ I do not wish to provide this information ☐ Female ☐ Male ☐ I do not wish to furnish this information ☐ Female ☐ Male ☐ I do not wish to furnish this information To Be Completed by Financial Institution (for application taken in person): Borrower Co-Borrower ☐ NO ☐ YES Was the ethnicity collected on the basis of visual observation or surname? ☐ NO ☐ YES Was the sex collected on the basis of visual observation or surname? \square NO \square YES \square NO \square YES Was the race collected on the basis of visual observation or surname? ☐ NO ☐ YES ☐ NO ☐ YES The Demographic Information was provided through: ☐ Face-to-Face interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet **SIGNATURES** The undersigned applies for the credit indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose and that all statements made in this application are true and are made for the purpose of obtaining the loan. The Credit Union or its agent is authorized to investigate your creditworthiness, employment history, and to obtain a credit report and to answer questions about their credit history with you. You understand that any 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. The USA Patriot Act requires that we obtain, verify, and record information that identifies each person who opens an account. APPLICANT SIGNATURE CO-APPLICANT X

NMLSR ID#

501858

Mortgage Loan Officer Name

NMLSR ID#

Mortgage Loan Originator Organization

U. S. Postal Service Federal Credit Union