



UNITED STATES SENATE FEDERAL CREDIT UNION

HOME EQUITY AND HOMEOWNER LOAN APPLICATION

DATE	APPLICANT ACCOUNT NO.	CO-APPLICANT ACCOUNT NO.
------	-----------------------	--------------------------

Amount Requested: Line of Credit \$ _____ Closed End \$ _____

Purpose: _____ Approximate Home Value: _____

Property Type: Single Family Home Condominium Townhouse Other _____

Property Address: _____

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

APPLICANT

SPOUSE **CO-APPLICANT** **CO-SIGNER**

Complete for secured credit or if you live in a community property state.

MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)

FIRST NAME	INITIAL	LAST NAME
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE
HOME PHONE NO.*	CELL PHONE NO.*	NO. OF DEP. AGE OF DEPENDENTS OTHER
E-MAIL ADDRESS		
CURRENT STREET ADDRESS	APT. NO.	SINCE
CITY	STATE	ZIP CODE
FORMER STREET ADDRESS	YEARS THERE	
CITY	STATE	ZIP CODE
PERSONAL REFERENCE	RELATIONSHIP	

Complete for secured credit or if you live in a community property state.

MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)

FIRST NAME	INITIAL	LAST NAME
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE
HOME PHONE NO.*	CELL PHONE NO.*	NO. OF DEP. AGE OF DEPENDENTS OTHER
RELATIONSHIP TO APPLICANT		
CURRENT STREET ADDRESS	APT. NO.	SINCE
CITY	STATE	ZIP CODE
FORMER STREET ADDRESS	YEARS THERE	
CITY	STATE	ZIP CODE
PERSONAL REFERENCE	RELATIONSHIP	

EMPLOYMENT & INCOME If you are self-employed, attach a financial statement and your most recent income tax return.

CURRENT EMPLOYER	HIRE DATE
WORK PHONE NO.*	
POSITION	MONTHLY NET 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 \$
1.		
2.		

ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: **A** - Applicant **OR** **C** - Spouse/Co-Applicant

CHECK ONE "✓"			FINANCIAL INSTITUTION	CURRENT BALANCE	CHECK ONE "✓"			FINANCIAL INSTITUTION	CURRENT BALANCE
A	C	TYPE			A	C	TYPE		
				\$				\$	
				\$				\$	
				\$				\$	
AUTO 1		YEAR MAKE	VALUE \$		AUTO 1	YEAR MAKE	VALUE \$		
REAL ESTATE			VALUE \$		OTHER ASSETS		VALUE \$		

CREDIT INFORMATION

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

CHECK ONE			LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENTS
A	C	D				

PLEASE INDICATE: A - Applicant C - Co-Applicant	APPLICANT		CO-APPLICANT		PLEASE INDICATE: A - Applicant C - Co-Applicant	APPLICANT		CO-APPLICANT	
	YES	NO	YES	NO		YES	NO	YES	NO
1. Have you ever filed a petition for bankruptcy? Date:					5. Is income listed likely to be reduced in the next two years?				
2. Have you ever had any auto, or furniture repossessed or property foreclosed upon? Date:					6. Have you ever had credit in any other name? What Name?				
3. Are you a co-borrower or co-signer of any loan or lease? For Whom? Where?					7. Have you any suits pending, judgments filed, alimony or child support awards against you?				
4. Do you have any past due bills?					8. Do you pay child support or alimony?				

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

NOTE: If proceeds are to be used for Home Improvement please complete this section.

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER: <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER: <input type="checkbox"/> I do not wish to furnish this information
Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> NOT Hispanic or Latino	Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> NOT Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by interviewer This application was taken by: <input type="checkbox"/> Face-to-Face interview <input type="checkbox"/> by Mail <input type="checkbox"/> by Telephone <input type="checkbox"/> by Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer		
	Interviewer's Signature	Date	(Name)	(Address)
	Interviewer's Phone Number (incl. area code)	(City)	(State)	(Zip)

***Consent to Contact.**
 By executing this Loan Application, you agree we and/or our third-party debt collectors may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by any reasonable means. If you have provided a wireless telephone number(s) on or in connection with this Application you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) for which you are providing your consent to be contacted.
 In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers, or any other exigent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, advertising, or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery.
 Initial _____ Initial _____

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 X	DATE	OTHER APPLICANT X	DATE
---------------------------------	------	-----------------------------	------

Mortgage Loan Originator: United States Senate Federal Credit Union NMLSR ID #: 514285	Mortgage Loan Officer Name: NMLSR ID #:
--	--