

REAL ESTATE LOAN APPLICATION

NMLS # _____

Member # _____

If you are applying for joint credit, secured credit or if you live in a community property state please complete the following: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)	Please check if you are applying for: <input type="checkbox"/> Joint Credit <input type="checkbox"/> Individual Credit <input type="checkbox"/> Home Equity <input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/> Home Free <input type="checkbox"/> Home Improvement (Secured)
Amount applied for: \$ _____ Type of insurance desired: <input type="checkbox"/> Single Life <input type="checkbox"/> Joint Life <input type="checkbox"/> Disability <input type="checkbox"/> None	Length of repayment desired - Months <input type="checkbox"/> 60 <input type="checkbox"/> 96 <input type="checkbox"/> 120 <input type="checkbox"/> 180 <input type="checkbox"/> Other _____
Purpose of loan (MUST complete)	Desired Payment Amount \$ _____ <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Coupon <input type="checkbox"/> Internal Transfer

Applicant			Joint Applicant		
Name		Age of Dependents	Name		Age of Dependents
Present Address (Street)		Number of Years	Present Address (Street)		Number of Years
City	State	Zip	City	State	Zip
Email Address		Birthdate	Email Address		Birthdate
Social Security #		Home Phone #	Social Security #		Home Phone #
Cell #		Work Phone #	Cell #		Work Phone #
Employer's Name		Position	Employer's Name		Position
		Yrs. Emp			Yrs. Emp
Monthly Gross \$		Other Income Source	Monthly Gross \$		Other Income Source
		\$			\$
NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		
Previous Employment (complete if current is less than 3 years) From _____ To _____			Previous Employment (complete if current is less than 3 years) From _____ To _____		
Assets (i.e., autos, property)			Assets (i.e., autos, property)		
Reference (Complete name and address)			Reference (Complete name and address)		

Credit Information - Outstanding Debts					
List all debts, i.e., car loans, bank loans, finance companies, credit unions accounts. Attach additional sheets if necessary.					
Name	Mo. Payment	Balance Owed	Name	Mo. Payment	Balance Owed
1. Mortgage/Rent			1. Mortgage/Rent		
2. Auto			2. Auto		
3.			3.		
4.			4.		

Financial Information				
(These questions apply to the Applicant and Coapplicant. If a "yes" answer is given, explain on an attached sheet.)				
	Applicant		Coapplicant	
	Yes	No	Yes	No
1. Have you any outstanding judgements?				
2. Have you ever filed for bankruptcy or had a debt adjustment plan confirmed under Chapter 13?				
3. Have you had property foreclosed upon or repossessed 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 others obligated on loan):				

See Reverse to Complete

Demographic Information of Applicant and Co-Applicant

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.

Applicant

Ethnicity - Check one or more

- Hispanic or Latino
- Mexican Puerto Rican Cuban
- Other Hispanic or Latino. Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard etc.

- Not Hispanic or Latino
- I do not wish to provide this information

Race - Check one or more

- American Indian or Alaska 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
- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian Guamanian or Chamorro Samoan
- Other Pacific Islander. Print race, for example Fijian, Tongan etc.

- White
- I do not wish to provide this information

Sex:

- Female Male
- I do not wish to provide this information

To be completed by the financial institution (for an application taken in person)

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

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

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

Co-Applicant

Ethnicity - Check one or more

- Hispanic or Latino
- Mexican Puerto Rican Cuban
- Other Hispanic or Latino. Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard etc.

- Not Hispanic or Latino
- I do not wish to provide this information

Race - Check one or more

- American Indian or Alaska 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
- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian Guamanian or Chamorro Samoan
- Other Pacific Islander. Print race, for example Fijian, Tongan etc.

- White
- I do not wish to provide this information

Sex:

- Female Male
- I do not wish to provide this information

To be completed by the financial institution (for an application taken in person)

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

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

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

Property Information

Is this a new residential structure? Yes No

Address (Number, Street, City, State and Zip)

Type - Home, Cabin/Second Home

Property is Owned By

Payments Made To

Date of purchase

Estimated Market Value
\$

Balance Outstanding
\$

Monthly Payment
\$

Other Loans to be paid off (if applicable)

Name and Address of Financial Institution

Account Number

Amount
\$

Name and Address of Financial Institution

Account Number

Amount
\$

You agree that everything stated in this application, whether oral, written, or through a fax machine, is true and correct to the best of your knowledge. The credit union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about your credit history. 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 credit application is approved.

STATE LAW NOTICES

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the credit union unless the credit union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X _____
SIGNATURE FOR WISCONSIN RESIDENTS ONLY

DATE

Signatures

X _____
APPLICANT SIGNATURE DATE

X _____
CO-APPLICANT/CO-SIGNER SIGNATURE DATE

Check this box if you are applying for joint credit

Check this box if you are applying for joint credit