

APPLICATION FOR REAL ESTATE LOAN MOBILE GOVERNMENT EMPLOYEES CREDIT UNION

BORROWER: (PRIMARY MEMBER) CREDIT UNION ACCOUNT NUMBER: _____ DATE: _____

NAME: _____ SOCIAL SECURITY NUMBER: _____

PRESENT ADDRESS: _____ ZIP: _____

HOME PHONE: _____ WORK PHONE: _____ DATE OF BIRTH: _____

IF IN PRESENT RESIDENCE LESS THAN 2 YEARS, COMPLETE NEXT LINE:

PREVIOUS ADDRESS: _____ ZIP: _____

EMPLOYER NAME: _____

ADDRESS: _____ ZIP: _____

DATE EMPLOYED: _____ POSITION: _____

SALARY: _____ WEEKLY BI-WEEKLY MONTHLY GROSS NET

IF EMPLOYED BY THE ABOVE LESS THAT 3 YEARS, COMPLETE THE NEXT 2 LINES.

PREVIOUS EMPLOYER NAME: _____ YEARS THERE _____

ADDRESS: _____ ZIP: _____

NOTICE: ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF THE BORROWER OR CO-BORROWER DOES NOT CHOOSE TO HAVE IT CONSIDERED AS A MEANS OF REPAYING THIS LOAN.

OTHER INCOME: _____ SOURCE: _____

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ATTACH PROOF OF INCOME FOR ALL INCOME LISTED (PAY STUB, TAX RETURNS, ETC.)

MARRIED SEPARATED UNMARRIED (SINGLE, DIVORCED, WIDOWED)

IS ANY INCOME LISTED ON THIS APPLICATION LIKELY TO BE REDUCED IN THE NEXT TWO YEARS OR BEFORE THE CREDIT REQUESTED IS PAID OFF? YES NO (IF YES, EXPLAIN IN DETAIL ON A SEPARATE PAGE.)

IF RENTING, NAME OF LANDLORD: _____ MONTHLY RENT: _____

IF THE ANSWER TO ANY OF THE FOLLOWING QUESTIONS IS YES, PLEASE FURNISH AN EXPLANATION ON SEPARATE SHEET OF PAPER.

HAVE YOU ANY OUTSTANDING JUDGMENTS, GARNISHMENTS, OR LEGAL PROCEEDINGS PENDING AGAINST YOU? YES NO

IN THE PAST FOURTEEN YEARS, HAVE YOU FILED FOR BANKRUPTCY? YES NO

HAVE YOU HAD ANY PROPERTY FORECLOSED UPON OR GIVEN TITLE OR A DEED IN LIEU THEREOF? YES NO

ARE YOU A CO-MAKER/GUARANTOR ON ANY LOAN? YES NO

IF YES, FOR WHOM: _____ TO WHOM: _____ BALANCE: _____

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PARENTS OR NEAREST RELATIVE NOT LIVING WITH YOU:

NAME: _____ HOME PHONE: _____ RELATIONSHIP: _____

ADDRESS: _____ ZIP: _____

COMPLETE ONLY IF ANOTHER PERSON WILL BE JOINTLY OBLIGATED WITH THE BORROWER ON THIS LOAN OR BORROWER IS MARRIED AND RESIDES OR PROPERTY IS LOCATED IN A COMMUNITY PROPERTY STATE.

CO-BORROWER: CREDIT UNION ACCOUNT NUMBER: _____

NAME: _____ SOCIAL SECURITY NUMBER: _____

PRESENT ADDRESS: _____ ZIP: _____

HOME PHONE: _____ WORK PHONE: _____ DATE OF BIRTH: _____

APPLICATION FOR REAL ESTATE LOAN MOBILE GOVERNMENT EMPLOYEES CREDIT UNION

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PREVIOUS ADDRESS: _____ ZIP: _____

EMPLOYER NAME: _____

ADDRESS: _____ ZIP: _____

DATE EMPLOYED: _____ POSITION: _____

SALARY: _____ WEEKLY BI-WEEKLY MONTHLY GROSS NET

IF EMPLOYED BY THE ABOVE LESS THAT 3 YEARS, COMPLETE THE NEXT 2 LINES.

PREVIOUS EMPLOYER NAME: _____ YEARS THERE _____

ADDRESS: _____ ZIP: _____

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PARENTS OR NEAREST RELATIVE NOT LIVING WITH YOU:

NAME: _____ HOME PHONE: _____ RELATIONSHIP: _____

ADDRESS: _____ ZIP: _____

THESE QUESTIONS APPLY TO BOTH BORROWERS: AUTOMOBILES OWED:

MAKE: _____ YEAR: _____ VIN/SERIAL NUMBER: _____

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MAKE: _____ YEAR: _____ VIN/SERIAL NUMBER: _____

DRIVER LICENSE NUMBERS: BORROWER : _____ STATE: _____

CO-BORROWER: _____ STATE: _____

(LIST OTHER ASSETS) TYPE: _____ FAIR MARKET VALUE: _____

ATTACH SEPARATE SHEET IF NECESSARY.

APPLICATION FOR REAL ESTATE LOAN MOBILE GOVERNMENT EMPLOYEES CREDIT UNION

REAL ESTATE OWNED:

ADDRESS: _____ ZIP: _____

FAIR MARKET VALUE: _____ AMOUNT OF MORTGAGE OUTSTANDING: _____

ADDRESS: _____ ZIP: _____

FAIR MARKET VALUE: _____ AMOUNT OF MORTGAGE OUTSTANDING: _____

LIST ALL CREDITORS AND AMOUNTS DUE:

_____	MONTHLY PAYMENT: _____	BALANCE DUE: _____
_____	MONTHLY PAYMENT: _____	BALANCE DUE: _____
_____	MONTHLY PAYMENT: _____	BALANCE DUE: _____
_____	MONTHLY PAYMENT: _____	BALANCE DUE: _____
_____	MONTHLY PAYMENT: _____	BALANCE DUE: _____
_____	MONTHLY PAYMENT: _____	BALANCE DUE: _____
_____	MONTHLY PAYMENT: _____	BALANCE DUE: _____
_____	MONTHLY PAYMENT: _____	BALANCE DUE: _____

ATTACH ANOTHER SHEET IF NECESSARY.

SUBJECT PROPERTY: _____
(STREET ADDRESS)

_____ (CITY) _____ (COUNTY) _____ (STATE) _____ (ZIP)

AMOUNT OF LOAN DESIRED: \$ _____ PAY BACK PERIOD (15 YRS OR LESS) _____

LEGAL DESCRIPTION: ***PLEASE ATTACH COPY TO THIS LOAN APPLICATION***

PURPOSE OF LOAN: PURCHASE REFINANCE OTHER (PLEASE PROVIDE EXPLANATION FOR OTHER)

PURCHASE ONLY:

NAMES YOU WANT ON THE DEED: _____

PRESENT OWNER: _____

TOTAL SALES PRICE: _____ EARNEST MONEY: _____

ATTACH COPY OF SALES CONTRACT.

DO YOU WISH FOR THE CLOSING COST TO BE PAID OUT OF THE LOAN PROCEEDS? YES NO

OR PAID SEPARATELY AT CLOSING WITH CERTIFIED FUNDS? YES NO

IS THERE PRESENTLY A FIRST MORTGAGE? YES NO IF YES, AMOUNT: \$ _____

FIRST MORTGAGE HELD BY: _____

IS THERE PRESENTLY A SECOND MORTGAGE? YES NO IF YES, AMOUNT: \$ _____

SECOND MORTGAGE HELD BY: _____

APPLICATION FOR REAL ESTATE LOAN

MOBILE GOVERNMENT EMPLOYEES CREDIT UNION

I hereby apply for a real estate loan in the amount and in the form shown above, said loan to be secured by a mortgage on said property with the CREDIT UNION having the power of sale upon said real estate.

The applicants, by signing below, agree to pay the CREDIT UNION a non-refundable application fee.

This property is to be appraised and the title is to be examined by and to be satisfactory by the Attorney of the CREDIT UNION and all expenses incurred as a result of the appraisal and of the examination of the title and the recording fees and such other expenses as are necessary in the completion of this loan are to be paid by the undersigned. All provisions of the NOTE and MORTGAGE are to be satisfactory to the CREDIT UNION, and the papers are to be prepared by its Attorney. If, after the appraisal and/or title examination, the mortgage applied for is found to be unsatisfactory to the CREDIT UNION, or the title not satisfactory to its Attorney, and charges incurred shall be borne by the undersigned applicant(s). It is understood and agreed that the CREDIT UNION may withdraw its acceptance of this application at any time before the passing of papers. Borrower(s) understand that loan protection (CREDIT LIFE) insurance is not provided on this loan.

Everything I have stated in the application is true and correct to the best of my knowledge. I understand that the CREDIT UNION will retain this application whether or not it is approved. The CREDIT UNION is authorized to check my credit history and employment and to answer questions about its credit experience with me.

DATED this the _____ day of _____, 2_____.

BORROWER/APPLICANT

CO-BORROWER/CO-APPLICANT

INFORMATION FOR GOVERNMENTAL MONITORING

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 not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish this 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, the lender is required to note the information on the basis of visual observation and surname if you have made this application in person. 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 I do not want to furnish this information

CO-BORROWER I do not want to furnish this information

Ethnicity: Hispanic or Latino Not Hispanic or Latino

Ethnicity: Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Alaska Native

Race: American Indian or Alaska Native

Asian

Asian

Black or African American

Black or African American

Native Hawaiian or other Pacific Islander

Native Hawaiian or other Pacific Islander

White

White

Sex: Female Male

Sex: Female Male

FOR CREDIT UNION USE ONLY

CREDIT COMMITTEE/LOAN OFFICER ACTION:

LOAN OFFICER: _____

I APPROVE LOAN AS SUBMITTED.

I DISAPPROVE LOAN AS SUBMITTED. (PROVIDE COMMENTS BELOW)

THE FOLLOWING COUNTER OFFER WILL BE MADE TO THE APPLICANT AND IF ACCEPTED, THE LOAN IS APPROVED. (DESCRIBE)

COUNTER OFFER ACCEPTANCE: BORROWER/APPLICANT _____ DATE: _____

CO-BORROWER/CO-APPLICANT _____ DATE: _____

LOAN OFFICER SIGNATURE: _____ DATE: _____

COMMENTS: