

Date	Account Number
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APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.
Type of Credit. Check the type of credit for which you wish to apply.
 Individual credit – If you are applying for individual credit, complete the Applicant section.
 Joint credit – If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.

You must initial here if you intend to apply for Joint Credit: Applicant: X Co-Applicant: X

Spouse Information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico).

Type of Credit Applied For: Home Equity Line of Credit (HELOC) – Term (select one): 120 mos. 180 mos. 240 mos. 300 mos.
 Property Type: Single Family Home Condominium Townhouse Other _____
 Amt Requested \$ _____ Purpose: _____ Approximate Value of Home: _____
 Property Address: _____
 Payment Method: Cash Military Allotment Payroll Deduction Automatic Payment (ACH)

Optional Payment Protection – If you answer "yes" the Credit Union will disclose the cost of optional payment protection to you. A separate election that discloses the terms and conditions must be signed for protection to become effective. **Are you interested in having this loan protected?** Yes No

<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-SIGNER	<input type="checkbox"/> SPOUSE <input type="checkbox"/> CO-APPLICANT
Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)	Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)
APPLICANT NAME	SPOUSE/CO-APPLICANT NAME
SOCIAL SECURITY NO. DRIVER'S LICENSE NO. & STATE BIRTH DATE	SOCIAL SECURITY NO. DRIVER'S LICENSE NO. & STATE BIRTH DATE
HOME PHONE NO. CELL PHONE DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT	HOME PHONE NO. CELL PHONE DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT
MOTHER'S MAIDEN NAME E-MAIL ADDRESS	MOTHER'S MAIDEN NAME RELATIONSHIP TO APPLICANT
CURRENT STREET ADDRESS APT. NO. SINCE	CURRENT STREET ADDRESS APT. NO. SINCE
CITY/STATE/ZIP	CITY/STATE/ZIP
FORMER ADDRESS (if current less than 2 years) YEARS THERE	FORMER ADDRESS(if current less than 2 years) YEARS THERE
PERSONAL REFERENCE 1 (Name and Address) RELATIONSHIP PHONE NO.	PERSONAL REFERENCE 1 (Name and Address) RELATIONSHIP PHONE NO.

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

CURRENT EMPLOYER HIRE DATE	CURRENT EMPLOYER HIRE DATE
CURRENT ADDRESS	CURRENT ADDRESS
WORK PHONE NO. POSITION MONTHLY GROSS INCOME \$	WORK PHONE NO. POSITION MONTHLY GROSS INCOME \$
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, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

SOURCE OF OTHER INCOME FREQUENCY MONTHLY INCOME \$	SOURCE OF OTHER INCOME FREQUENCY MONTHLY INCOME \$
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ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: **A** - Applicant **OR** **C** - Spouse/Co-Applicant

CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE	CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE
A	C	TYPE			A	C	TYPE		
				\$				\$	
				\$				\$	
AUTO #1 MAKE		MODEL YEAR		VALUE \$	AUTO #2 MAKE	MODEL YEAR		VALUE \$	
REAL ESTATE TYPE				VALUE \$	OTHER ASSETS			VALUE \$	

HOME EQUITY INFORMATION - List any liens against your house. A lien is a legal claim filed against property as security for payment of a debt.

FIRST MORTGAGE HELD BY	PRESENT BALANCE	MONTHLY PAYMENT \$
OTHER LIENS (DESCRIBE)		

IS THE PROPERTY DESCRIBED IN THIS SECTION YOUR PRINCIPAL DWELLING? Yes No IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? Yes No

CREDIT INFORMATION Be sure to list all open accounts with or without a balance.
 A - APPLICANT C - SPOUSE/CO-APPLICANT D - DEBTS TO BE PAID OFF IF LOAN IS GRANTED

PLEASE CHECK			LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS (Attach separate sheet if necessary)	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENTS
A	C	D				

FINANCIAL INFORMATION PLEASE ANSWER THE FOLLOWING QUESTIONS AND IF A "YES" ANSWER IS GIVEN, EXPLAIN ON A SEPARATE SHEET.

	Applicant		Co-Applicant	
	YES	NO	YES	NO
1. HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?				
2. DO YOU HAVE ANY OUTSTANDING JUDGMENTS?				
3. HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE 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 other obligated on loan): _____ TO WHOM (Name of Creditor): _____

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

Ethnicity

Hispanic or Latino

Mexican Puerto Rican Cuban

Other Hispanic or Latino – Enter origin: _____
 Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

Not Hispanic or Latino

I do not wish to furnish this information

Race

American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____

Asian

Asian Indian Chinese Filipino Japanese Korean Vietnamese

Other Asian – Enter race: _____
 Examples: 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 – Enter race: _____
 Examples: Fijian, Tongan, and so on.

White

I do not wish to provide this information

Sex

Female Male I do not wish to furnish this information

CO-BORROWER

Ethnicity

Hispanic or Latino

Mexican Puerto Rican Cuban

Other Hispanic or Latino – Enter origin: _____
 Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

Not Hispanic or Latino

I do not wish to furnish this information

Race

American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____

Asian

Asian Indian Chinese Filipino Japanese Korean Vietnamese

Other Asian – Enter race: _____
 Examples: 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 – Enter race: _____
 Examples: Fijian, Tongan, and so on.

White

I do not wish to provide this information

Sex

Female Male I do not wish to furnish this information

To Be Completed by Financial Institution (for application taken in person):	Borrower	Co-Borrower
Was the ethnicity collected on the basis of visual observation or surname?	<input type="checkbox"/> NO <input type="checkbox"/> YES	<input type="checkbox"/> NO <input type="checkbox"/> YES
Was the sex collected on the basis of visual observation or surname?	<input type="checkbox"/> NO <input type="checkbox"/> YES	<input type="checkbox"/> NO <input type="checkbox"/> YES
Was the race collected on the basis of visual observation or surname?	<input type="checkbox"/> NO <input type="checkbox"/> YES	<input type="checkbox"/> NO <input type="checkbox"/> 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 – Are you currently on active military duty and/or a military dependent? Yes No

You promise that the information stated in this Home Loan Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. The Credit Union may also obtain credit reports to update, increase, extend, renew or collection of the credit received by you. 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. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You understand and agree that if your application is approved, that any collateral described in any security agreement, pledge, advance disbursement voucher or similar document that may be executed, now or in the future, in connection with such credit will secure the Credit Union for repayment of funds advanced to you, subject to the terms and conditions of such security agreement, pledge, advance disbursement voucher or similar document.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

OHIO RESIDENTS: The Ohio laws against discrimination requires that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

WISCONSIN RESIDENTS: For any provision of any marital property agreement, court decree under WI ST § 766.70, or statement under WI ST § 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign if you are NOT applying for this loan account with your spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned.

Wisconsin Resident Signature _____ Date _____

AUTHORIZATION TO ACCESS CREDIT REPORT – Would you like the Credit Union to review your credit report related to this Loan Application to determine whether they might be able to offer you other credit products, products with more favorable interest rates, lower payments or other more advantageous terms than credit products you currently have. Yes No

X _____ **X** _____
 Applicant/Co-Signer Date Spouse/Co-Applicant Date

Credit Union Use Only			
Loan Approved <input type="checkbox"/> Yes <input type="checkbox"/> No	Loan Approved <input type="checkbox"/> Yes <input type="checkbox"/> No	Mortgage Loan Organization:	Mortgage Loan Officer Name:
Loan Officer Signature	Credit Committee Signature	UHS Employees FCU	
X	X	NMLSR ID #: 596448	NMLSR ID #: