

Credit Application



- 1 Individual Joint
 2 Home only Land and home
 3 Purchase Refinance Type: Cash out Rate and term Home improvement Other _____

Disposition of current home Selling Renting Keeping Trade in

How did you hear about us? _____

Buyer's credit information: If this is an Individual application, complete the information under section A. If this is a joint application, complete both sections, A and B.
Note: If married, the spouse is not required to be the co-applicant.

(A) Applicant				(B) Co-applicant			
Full name last, first, middle				Full name last, first, middle			
Date of birth		Social security number		Date of birth		Social security number	
Number/age(s) of dependents				Number/age(s) of dependents			
Marital status <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated				Marital status <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated			
Present street address				Present street address			
City, state, zip				City, state, zip			
At present address since ____ / ____ / ____		Home phone no.		At present address since ____ / ____ / ____		Home phone no.	
Email address				Email address			
Residential status <input type="checkbox"/> Home owner <input type="checkbox"/> Renter <input type="checkbox"/> Parent <input type="checkbox"/> Other		Monthly rent or mortgage payment		Residential status <input type="checkbox"/> Home owner <input type="checkbox"/> Renter <input type="checkbox"/> Parent <input type="checkbox"/> Other		Monthly rent or mortgage payment	
Landlord/mortgage holder's name		Phone no.		Landlord/mortgage holder's name		Phone no.	
Balance of mortgage		Account no.		Balance of mortgage		Account no.	
Previous street address				Previous street address			
City, state, zip		From ____ / ____ / ____ to ____ / ____ / ____		City, state, zip		From ____ / ____ / ____ to ____ / ____ / ____	
Landlord/mortgage holder's name		Phone no.		Landlord/mortgage holder's name		Phone no.	
Employer's name <input type="checkbox"/> Self-employed		Business type		Employer's name <input type="checkbox"/> Self-employed		Business type	
Employer's address		Work phone no.		Employer's address		Work phone no.	
Job title or occupation		Hire date ____ / ____ / ____		Job title or occupation		Hire date ____ / ____ / ____	
Base salary (gross monthly or annually)				Base salary (gross monthly or annually)			
Gross monthly overtime		Received consistently since ____ / ____ / ____		Gross monthly overtime		Received consistently since ____ / ____ / ____	
Commission/bonus		Received consistently since ____ / ____ / ____		Received <input type="checkbox"/> Annually <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly		Received consistently since ____ / ____ / ____ Received <input type="checkbox"/> Annually <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	
Other income note: Alimony, child support or separate maintenance incomes do not have to be revealed unless the applicant wishes to have such sources considered as a basis for repayment of the requested credit.							
Other income				Other income			
Amount		Source		Since		Amount	
____ / ____ / ____		<input type="checkbox"/> Seasonal <input type="checkbox"/> PT job <input type="checkbox"/> Second job		____ / ____ / ____		<input type="checkbox"/> Seasonal <input type="checkbox"/> PT job <input type="checkbox"/> Second job	
____ / ____ / ____		<input type="checkbox"/> Seasonal <input type="checkbox"/> PT job <input type="checkbox"/> Second job		____ / ____ / ____		<input type="checkbox"/> Seasonal <input type="checkbox"/> PT job <input type="checkbox"/> Second job	
Previous employer (if less than one year at present job)				Previous employer (if less than one year at present job)			
Previous employer's city and state		From ____ / ____ / ____ to ____ / ____ / ____		Previous employer's city and state		From ____ / ____ / ____ to ____ / ____ / ____	
Job title or occupation		Phone no.		Job title or occupation		Phone no.	

Applicant name(s) _____



Indicate relationship of ownership account by selecting A for applicant and/or B for co-applicant					
<input type="checkbox"/> A	<input type="checkbox"/> Checking <input type="checkbox"/> Savings	Account no.	Average balance		
<input type="checkbox"/> B	Institution _____				
<input type="checkbox"/> A	<input type="checkbox"/> 401k <input type="checkbox"/> Retirement acct <input type="checkbox"/> Other investment	Account no.	Average balance		
<input type="checkbox"/> B	Institution _____				
<input type="checkbox"/> A	Additional asset account: type of account _____	Account no.	Average balance		
<input type="checkbox"/> B	Institution _____				
Schedule of real estate owned					
Property address	S=Sold PS=Pending sale R=Rental held for income	Present market value	Amount of mortgages and liens	Mortgage payments	Insurance, taxes, etc. if not included in mortgage
	<input type="checkbox"/> S <input type="checkbox"/> PS <input type="checkbox"/> R				
	<input type="checkbox"/> S <input type="checkbox"/> PS <input type="checkbox"/> R				
	<input type="checkbox"/> S <input type="checkbox"/> PS <input type="checkbox"/> R				
Totals					
List all other obligations including the liability for alimony, child support or separate maintenance. Be sure to list all open accounts. Select A for applicant and/or B for co-applicant					
Owner	Creditor name and address	Account no.	Current balance	Monthly payment	
<input type="checkbox"/> A <input type="checkbox"/> B					
<input type="checkbox"/> A <input type="checkbox"/> B					
Collateral information					
<input type="checkbox"/> New <input type="checkbox"/> Used	Manufacturer	Model	Year	Width	Length
How will this home be occupied?			Land type		
<input type="checkbox"/> Primary residence <input type="checkbox"/> Vacation property <input type="checkbox"/> Rental / non-owner occupied			<input type="checkbox"/> MH Park / Community <input type="checkbox"/> Owned <input type="checkbox"/> Leased <input type="checkbox"/> Family		
<input type="checkbox"/> Other (please specify): _____			<input type="checkbox"/> Cooperative community <input type="checkbox"/> Other (please specify): _____		
If MH park / community, are you approved to move into the park?		Community / park name		Lot rent / land payment \$	
Address where home is / will be located					
Purchase information					
Seller name		Seller phone		Is the seller: <input type="checkbox"/> An individual <input type="checkbox"/> A business	
Company name (if business)		Sales price \$		Down payment \$	
Does the sales price include sales tax? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, what is the base sales price? \$		Source of down payment <input type="checkbox"/> Savings <input type="checkbox"/> Gift <input type="checkbox"/> Cash saved at home <input type="checkbox"/> Investment / retirement <input type="checkbox"/> Other (please specify): _____	
Refinance information					
Current lien holder		Estimated payoff \$		Monthly payment \$ Check if included in payment <input type="checkbox"/> Taxes <input type="checkbox"/> Insurance	

Applicant name(s) _____



Notice for California residents—A married applicant may apply for a separate account. If your credit request is declined, you refuse our counter offer, your account is terminated, or there is an unfavorable change in terms made to your account and our decision is based, in whole or in part, on information contained in a consumer credit report, you have the right to obtain a copy of your consumer credit report from the credit reporting agency within 60 days. You also have the right to obtain a copy of your consumer credit report from any other credit reporting agency which compiles and maintains files on a nationwide basis. Additionally, you have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency. (California Civil Code Sec. 1785.20)

Notice for New York and Maine residents—A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. If you subsequently ask for this information, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

Notice for Ohio residents—The Ohio laws against discrimination require 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.

Notice for Washington residents—Washington State law against discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex or marital status. The Washington State Human Rights Commission administers compliance with this law.

Notice for Wisconsin residents—Wisconsin law provides that no agreement, unilateral statement or court decree relating to marital property shall adversely affect a creditor's interest, unless prior to the time credit is granted the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision. You must indicate the name of your spouse on the Installment Contract, and the address if different from yours.

Notice for Massachusetts—You have the right to obtain a free copy of your credit report within 60 days from the consumer credit reporting agency providing the credit information to Credit Human Federal Credit Union.

To help the government fight terrorism, Federal law requires all financial institutions to verify information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for personal information that will allow us to identify you. We will ask to see your driver's license or other identifying documents before your loan is completed. You warrant that the information you are furnishing is true, accurate, supplied voluntarily, and not misleading. You authorize us to check your credit, employment histories and credit references; to discuss this application and related information with your retailer, broker, or Realtor, if any, to answer questions about your application, credit history and to keep this application whether or not it is approved. We may also verify your employment, pay, assets and debts. You understand that credit is extended at different rates and credit terms and agree that you are applying for an extension of credit and not for a particular rate or particular credit term.

I have read and understand the applicable state law notice.

Applicant signature _____

Date _____

Co-applicant signature _____

Date _____

Application submission method Phone Fax Mail Email Face-to-face

PHONE APPLICATIONS ONLY: I have read the applicable state law notice to the application **Broker representative initial** _____

Applicant name(s) _____



Demographic Information of Borrower

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. 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. Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

<input type="checkbox"/> I do not wish to provide this information		<input type="checkbox"/> I do not wish to provide this information	
Ethnicity	<input type="checkbox"/> Hispanic > <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino > Enter origin _____ <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	Ethnicity	<input type="checkbox"/> Hispanic > <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino > Enter origin _____ <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information
Race	<input type="checkbox"/> American Indian or Alaska Native Name of enrolled or principal tribe: <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian—Enter race _____ <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander—Enter race _____ <i>Examples: Fijian, Tongan, etc.</i> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information	Race	<input type="checkbox"/> American Indian or Alaska Native Name of enrolled or principal tribe: <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian—Enter race _____ <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander—Enter race _____ <i>Examples: Fijian, Tongan, etc.</i> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> I do not wish to provide this information	Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> I do not wish to provide this information

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

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Y <input type="checkbox"/> N	Was the ethnicity of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Y <input type="checkbox"/> N
Was the sex of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Y <input type="checkbox"/> N	Was the sex of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Y <input type="checkbox"/> N
Was the race of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Y <input type="checkbox"/> N	Was the race of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Y <input type="checkbox"/> N
The demographic information was provided through: <input type="checkbox"/> Phone <input type="checkbox"/> Fax or mail <input type="checkbox"/> Email <input type="checkbox"/> Face-to-face (includes electronic media with video component)	The demographic information was provided through: <input type="checkbox"/> Phone <input type="checkbox"/> Fax or mail <input type="checkbox"/> Email <input type="checkbox"/> Face-to-face (includes electronic media with video component)

Loan originator information

Loan organization name	
Address	
Loan originator organization NMLSR ID	State license ID#
Loan originator name	
Loan originator NMLSR ID#	State license ID#
Email	Phone