## **HOME EQUITY**

State Highway Patrol Federal Credit Union APP					LICATION				Accoun	Account Number					
									7,000	iii raai	11501				
PROPERTY SECURING YOU	IR LOAN								Applica	ation i	Number				
Property Street Address		City			С	ounty			State			Zip			
Property Type: Manufactured Home	mily Home														
Married Married		Unmarried (Single, Divorced, Widowed)													
Approximate Market Value Interest Rate			Purchase Price			Prepared Date			Year Built						
Homeowners: Please Indicate Name(s) On Deed	icants	ints					Amount R				equested				
APPLICANT	·			_	CO-	APPL	ICANT								
FULL NAME					FULL NA	ME									
SOCIAL SECURITY NUMBER		Bil	RTH DATE		SOCIAL SECURITY NUMBER								BIRTH DATE		
CURRENT STREET ADDRESS	APT. NUMBER	SI	NCE		CURRENT STREET ADDRESS			APT. NUI		IUMBER		SINCE			
CITY	COUNTY				CITY			С			YTNUC				
STATE ZIP	DRIVER'S LICENS	SE NUMBER	/STATE		STATE ZIP					DRIV	DRIVER'S LICENSE NUMBER/STATE				
FORMER ADDRESS (COMPLETE IF CURRENT ADDRES	S IS LESS THAN 2 YEARS	) NL	IMBER OF YEARS		FORMER ADDRESS (COMPLETE IF CURRENT ADDRESS IS LESS						HAN 2 YEARS)		NUMBER OF YEARS		
CITY STATE			)		CITY			STATE					ZIP		
HOME TELEPHONE NO. OF DEPENDENT		TS AGE	AGES OF DEPENDENTS		HOME TELEPHONE			NO. OF DEPENDEN		DEPENDENTS	AGES OF DEPENDENTS				
EMPLOYMENT AND INCOM	Attach two most rece	nt payche	ck stubs. If self-emp	oloyed	d, check he	ere 🗆 a	nd attach two y	ears fed	eral income ta	x retu	ms.				
CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)  HIRE DATE					CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE) HIRE DATE										
ADDRESS					ADDRESS	5									
WORK TELEPHONE POSITION		- 1	MO. GROSS INCOME		WORK TE	LEPHONE			POSITION			1	MO. GROSS INCOME		
FORMER EMPLOYER (If current is less than 2 years) POSITION			YEARS THERE		FORMER EMPLOYER (If current is less that			s than 2 y	ears)	POS	SITION		YEARS THERE		
WORK TELEPHONE START/END DATE		MC	). GROSS INCOME		WORK TELEPHONE STA			START/END DAT	RT/END DATE			MO. GROSS INCOME			
OTHER INCOME You need not list income from alimony, child support or separate maintenance payments unless You want it considered in evaluating this credit application.															
SOURCE OF OTHER INCOME	ome from allmony, child		Y AMOUNT		SOURCE			idered ii	r evaluating th	10 010			HLY AMOUNT		
NAME AND ADDRESS OF PAYER			ÆARS RECEIVED		NAME AND ADDRESS OF PAYER								YEARS RECEIVED		
REFERENCES  NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU  NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU  NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU															
NAME, ADDRESS AND TELEPHONE OF NEAVEST NEDA	TVE TOT EIVING TWITT				,,,,,										
PERSONAL REFERENCE - NAME, ADDRESS AND TELEF	HONE				PERSONA	L REFERE	NCE - NAME, AD	DRESS A	ND TELEPHONE	E					
ASSETS AND DEPOSITS Attac	ch a separate sheet if	necessar	у.	_											
DESCRIPTION	ACCOUNT NUMBER/		BALANCE/VALUE	-		DE	ESCRIPTION		ACCO	UNT N	UMBER/TYPE		BALANCE/VALUE		
												$\vdash$			
												$\vdash$			
				-		<u> </u>						-			
		-		-								+			

С	RE	DIT	INFORMATION Please list all open Accounts w	vith or w	ithout	a bala	nce. At	ach separate sheet if necessary.	A=Applicant D=Debts to be paid		Co-A		
(	CHEC	K I	LENDERS (OR OTHER) NAME A	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENT							
Α_	С	D											
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Please answer the following questions. If a yes answer is given, explain on attached sheet.			Ą		ç		TOTALS	\$	\$ A C				
			neck: A = Applicant/Co-signer C = Co-Applicant	YES	NO	YES	NO	Please Check: A = Applicant/Co-signer	C = Co-Applicant	YES	NO	YES	
			filed a petition for bankruptcy in the last 10 years?	+	-		_	6. Have You any obligations not listed?					
	_	ave You ever had any auto, furniture or property repossessed? re You a co-maker or co-signer on any loan?						7. Do You have any past due bills?					
	For Whom							8. Is any income You have listed likely to reduce in			4		
Where			_				9. Is the property securing this loan You are applying	ig for currently for sale?					
Have You ever had credit in any other name?     What Name								10. Indicate immigration status:  Applicant U.S. Citizen Permanent	U.S. Resident	ier			
Have You any suits pending, judgments filed, alimony or support awards against You?								U.S. Resident Oth	er			_	
_		LAT	TIBES									d 6	
You have applied for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represent that the property will not be used for any lilegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. You authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. The original or a copy of this application will be retained by Us, even if the loan is not granted. You: Intend; or do not intend; to occupy the property as Your primary residence. You fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.  The Ohio laws against discrimination require that all creditives admirished expellence with this law.													
each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.													
Yo	ou he	ereby	acknowledge Your intent to apply for joint credit	Applica	nt's In	itials		Co-Applicant's Initials					
Х		_	Applicant's Signature		Date			X Co-Applicant's Signature		Da	te		

Applicant's Signature

## **Borrower's Certification & Authorization**

Cert	Certification					
The	undersigned certify the following:					
1.	I/We have applied for a loan from the State Highway Patrol Federal Credit Union					
	I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/We omit any pertinent information.					
2.	I/We understand and agree that the <b>State Highway Patrol Federal Credit Union</b> reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.					
3.	I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.					
Auth	norization to Release Information					
To W	/hom It May Concern:					
1.	I/We have applied for a loan from the State Highway Patrol Federal Credit Union.					
	As part of the application process, <b>State Highway Patrol Federal Credit Union</b> may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.					
2.	I/We understand and agree that the <b>State Highway Patrol Federal Credit Union</b> reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.					
3.	State Highway Patrol Federal Credit Union or any investor that purchases the mortgage may address this authorization to any party names in the loan application.					
4.	A copy of this authorization may be accepted as an original.					
5.	Your prompt reply to <b>State Highway Patrol Federal Credit Union</b> or the investor that purchased the mortgage is appreciated.					
Bor	rrower Date Borrower Date					

## DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT

Application Number:	
Date:	

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 "Hispanic or Latino" origins, 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.

you do not wish to provide some or all of this information, please check below.	as to note your cumotty, tace and sex on the same of violar oscionation of cumamic.				
Applicant:	Co-Applicant:				
Ethnicity:	Ethnicity:				
Hispanic or Latino – Check one or more	☐ Hispanic or Latino – Check one or more				
☐ Mexican ☐ Puerto Rican ☐ Cuban	Mexican ☐ Puerto Rican ☐ Cuban				
☐ Other Hispanic or Latino – Print origin, for example,	☐ Other Hispanic or Latino – <i>Print origin, for example,</i>				
Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard,	Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard,				
and so on:	and so on:				
Net l'inverie et afine					
☐ Not Hispanic or Latino     ☐ I do not wish to provide this information (about Ethnicity)	□ Not Hispanic or Latino     □ I do not wish to provide this information (about Ethnicity)				
T do not wish to provide this information (about Ethnicity)	T do not wish to provide this information (about Ethnicity)				
Race: check one or more	Race: check one or more				
☐ American Indian or Alaska Native – Print name of enrolled or principal tribe:	☐ American Indian or Alaska Native – Print name of enrolled or principal tribe:				
☐ Asian	☐ Asian				
Asian Indian Chinese Filipino	Asian Indian Chinese Filipino				
☐ Japanese ☐ Korean ☐ Vietnamese	☐ Japanese ☐ Korean ☐ Vietnamese				
Other Asian – Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:	Other Asian – Print race, for example, Hmong, Laotian, Thai, Pakistani,				
	Cambodian, and so on:				
□ Black or African American	Black or African American				
Native Hawaiian or Other Pacific Islander	Native Hawaiian or Other Pacific Islander				
☐ Native Hawaiian ☐ Guamanian or Chamorro	☐ Native Hawaiian ☐ Guamanian or Chamorro				
☐ Samoan	☐ Samoan				
Other Pacific Islander – Print race, for example, Fijian, Tongan, and	Other Pacific Islander – Print race, for example, Fijian, Tongan, and				
so on:	so on:				
White	White				
I do not wish to provide this information (about Race)	I do not wish to provide this information (about Race)				
Sex:	Sex:				
☐ Female ☐ Male	☐ Female ☐ Male				
☐ I do not wish to provide this information (about Sex)	☐ I do not wish to provide this information (about Sex)				
To Be Completed By Credit Union (for an application taken in person)	To Be Completed By Credit Union (for an application taken in person)				
Was the ethnicity of the Applicant collected on the basis of visual observation or surname?	Was the ethnicity of the Co-Applicant collected on the basis of visual observation or surname?				
Yes No	Yes No				
Was the race of the Applicant collected on the basis of visual observation	Was the race of the Co-Applicant collected on the basis of visual observation				
or surname?	or surname?				
☐ Yes ☐ No	☐ Yes ☐ No				
Was the sex of the Applicant collected on the basis of visual observation	Was the sex of the Co-Applicant collected on the basis of visual observation				
or surname?	or surname?				
Yes No	☐ Yes ☐ No				
Applicant Name (print):	Co-Applicant Name (print):				
FF	F. F				
Applicant Signature (optional):	Co-Applicant Signature (optional):				