CONNECTICUT STATE EMPLOYEES CREDIT UNION
84 Wadsworth Street
Hartford, CT 06106
(860) 522-7147
www.csecreditunion.com

LOANLINER®

Application

Married Applicants: May apply for a separate account.
Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.
Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

☐ **LOANLINER Account/Loan:** ☐ Individual ☐ Joint
(Including ATM/Debit Card Access to the Account if Available)
Amount Requested $
Purpose/Collateral:
Repayment: ☐ Payroll Deduction ☐ Cash ☐ Military Allotment ☐ Automatic Payment

PAYMENT PROTECTION
Are you interested in having your loan protected? ☐ Yes ☐ No
If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

APPLICANT

NAME
ACCOUNT NUMBER
SOCIAL SECURITY NUMBER | DRIVER'S LICENSE NUMBER/STATE
AGES OF DEPENDENTS | EMAIL ADDRESS
BIRTH DATE | HOME PHONE | CELL PHONE | BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip) | ☐ OWN ☐ RENT | LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip) | ☐ OWN ☐ RENT | LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME

NAME AND ADDRESS OF EMPLOYER
TITLE/GRADE | START DATE | HOURS AT WORK
SUPERVISOR'S NAME | IF SELF EMPLOYED, TYPE OF BUSINESS
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.
EMPLOYMENT INCOME | OTHER INCOME
$_____ Per _____ | $_____ Per _____
☐ NET ☐ GROSS | SOURCE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO
WHERE | ENDING/SEPARATION DATE
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS | STARTING DATE | ENDING DATE

REFERENCE

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | RELATIONSHIP | HOME PHONE

OTHER

☐ **CO-APPLICANT** ☐ **SPOUSE** ☐ **OTHER**

NAME
ACCOUNT NUMBER
SOCIAL SECURITY NUMBER | DRIVER'S LICENSE NUMBER/STATE
AGES OF DEPENDENTS | EMAIL ADDRESS
BIRTH DATE | HOME PHONE | CELL PHONE | BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip) | ☐ OWN ☐ RENT | LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip) | ☐ OWN ☐ RENT | LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME

NAME AND ADDRESS OF EMPLOYER
TITLE/GRADE | START DATE | HOURS AT WORK
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NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.
EMPLOYMENT INCOME | OTHER INCOME
$_____ Per _____ | $_____ Per _____
☐ NET ☐ GROSS | SOURCE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO
WHERE | ENDING/SEPARATION DATE
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS | STARTING DATE | ENDING DATE

REFERENCE

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | RELATIONSHIP | HOME PHONE

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WHAT YOU OWE	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					APPLICANT	OTHER
RENT			$	$		
FIRST MORTGAGE			$	$		
SECOND MORTGAGE			$	$		
1ST AUTO LOAN			$	$		
2ND AUTO LOAN			$	$		
CREDIT CARD			$	$		
CREDIT CARD			$	$		
CREDIT CARD			$	$		
CREDIT CARD			$	$		
CREDIT CARD			$	$		
CREDIT CARD			$	$		
PERSONAL LOAN			$	$		
STUDENT LOAN			$	$		
OTHER			$	$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:		TOTALS	$	$		

WHAT YOU OWN	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEDGED AS COLLATERAL FOR ANOTHER LOAN				OWNED BY	
							APPLICANT	OTHER
HOME		$		YES		NO		
HOME		$		YES		NO		
		$		YES		NO		
AUTO		$		YES		NO		
AUTO		$		YES		NO		
		$		YES		NO		
BANK ACCOUNT		$		YES		NO		
BANK ACCOUNT		$		YES		NO		
		$		YES		NO		

OTHER INFORMATION ABOUT YOU

IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET

	APPLICANT	OTHER
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?		
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?		
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?		
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan): TO WHOM (Name of Creditor):		

STATE LAW NOTICES

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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 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

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

X (SEAL)

APPLICANT'S SIGNATURE DATE

X (SEAL)

OTHER SIGNATURE DATE

FOR CREDIT UNION USE ONLY

DATE			APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE	AFTER
		APPROVED							
		DENIED (Adverse Action Notice Sent)		$	$	$	$		

LOAN OFFICER COMMENTS:

SIGNATURES:

X DATE

X DATE

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84 Wadsworth Street
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Mortgage Terms

Account # _____

Terms (please check)

FIRST MORTGAGE REFINANCE	HOME EQUITY 80%	HOME EQUITY 90%
7 year fixed _____		
10 year fixed _____	5 year fixed _____	5 year fixed _____
15 year fixed _____	10 year fixed _____	10 year fixed _____
20 year fixed _____	15 year fixed _____	15 year fixed _____

Information For Government Monitoring Purposes

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. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please initial below.

BORROWER:	**CO-BORROWER:**
_____I do not wish to furnish this information Initial	_____I do not wish to furnish this information Initial
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino	Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White ☐ Other (specify) _____	Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White ☐ Other (specify) _____
Sex: ☐ Female ☐ Male	Sex: ☐ Female ☐ Male

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First Mortgage/Home Equity Loan Worksheet

Applicant's Name:	
Member Number:	
Address of Property:	
Joint Owners on Property:	
Year Purchased:	Purchase Price:
Amount Mortgaged:	Mortgage Holder:
Current Balance:	
Mortgage Payment:	Does payment include taxes and insurance?
Any Second Mortgage or Line of Credit?	If so, List:
Present (Property) Value:	
Are your property taxes current?	
Annual Property Taxes $:	Annual Homeowners Insurance $:
Monthly HOA/Condo fee $:	
Property Description:	

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Authorization to Release Information

Part I – Lender Name and Address

Connecticut State Employees Credit Union, Inc.
84 Wadsworth St
Hartford, CT 06106

Part II – Borrower Authorization

I hereby authorize the Lender to verify my past and present employment earnings records, bank accounts, stock holding and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

This information the Lender obtains is only to be used in the processing of my application for a mortgage loan.

_____

Borrower's Signature Social Security # Date

_____

Borrower's Signature Social Security # Date