

## **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 Are you interested in having your loan protected? ☐ Yes No PAYMENT PROTECTION 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 OTHER ☐ CO-APPLICANT ☐ SPOUSE ☐ OTHER NAME NAME ACCOUNT NUMBER ACCOUNT NUMBER SOCIAL SECURITY NUMBER DRIVER'S LICENSE NUMBER/STATE SOCIAL SECURITY NUMBER DRIVER'S LICENSE NUMBER/STATE AGES OF DEPENDENTS AGES OF DEPENDENTS FMAIL ADDRESS FMAIL ADDRESS BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE/EXT PRESENT ADDRESS (Street - City - State - Zip) PRESENT ADDRESS (Street - City - State - Zip) OWN RENT OWN RENT LENGTH AT RESIDENCE FNGTH AT RESIDENCE PREVIOUS ADDRESS (Street - City - State - Zip) OWN RENT PREVIOUS ADDRESS (Street - City - State - Zip) OWN RENT LENGTH AT RESIDENCE LENGTH AT RESIDENCE COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) EMPLOYMENT/INCOME EMPLOYMENT/INCOME NAME AND NAME AND ADDRESS C EMPLOYER ADDRESS ( EMPLOYER TITI F/GRADE START DATE HOURS AT WORK TITI F/GRADE START DATE HOURS AT WORK SUPERVISOR'S NAME IF SELF EMPLOYED, TYPE OF BUSINESS SUPERVISOR'S NAME IF SELF EMPLOYED, TYPE OF BUSINESS NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. EMPLOYMENT INCOME OTHER INCOME EMPLOYMENT INCOME OTHER INCOME Per . \$ Per . \$ Per Per\_ NET GROSS SOURCE NET GROSS SOURCE MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? WHFRF ENDING/SEPARATION DATE WHFRF ENDING/SEPARATION DATE PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN STARTING DATE PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS STARTING DATE ENDING DATE **ENDING DATE** RELATIONSHIP RELATIONSHIP REFERENCE REFERENCE NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU HOME PHONE HOME PHONE

WHAT YOU OWE		JAME OTHER THAN THIS CREDIT			INTEREST RATE	DDECENIA	Γ ΒΔΙ ΔΝΩ	.	MONTHLY PAYMENT		OWED	
WIIAI 100 OWL	(Atta	ich additional sheet(s) il necessary	,		RAIL	PRESENT BALANCE		-			APPLICANT	OTHER
						\$		\$ \$				
						\$		\$				
						\$		\$				
						\$		\$				
						\$		\$				
						\$		\$				
						\$		\$				
						\$		\$				
						\$		\$				
						\$		\$				
						\$		\$				
						\$		\$				
LIST ANY NAMES LINDED WH	ICH VOLID CDEDIT DEFEDENCI	ES AND CREDIT HISTORY CAN BE	E CHECK	ren.	TOTAL 0	\$		\$				
LIST ANY NAMES UNDER WH	ICH YOUR CREDIT REFERENCI	ES AND CREDIT HISTORY CAN BE	E CHECK	ED:	TOTALS	\$		\$				
	T						DIEDCE	D AS	COLLATER	ΛI	OWNEI	n BV
WHAT YOU OWN	LIST LOCATIO	N OF PROPERTY OR FINANCIAL I	NSTITU	ΓΙΟΝ	MARKET VA	ALUE			HER LOAN		APPLICANT	
					\$		,	YES	1	ON		
					\$		,	YES	ı	OV		
					\$		,	YES	ı	OV		
					\$		,	YES	ı	O		
					\$		,	YES	- 1	OV		
					\$			YES	1	OV		
					\$			YES		OV		
					\$			YES		NO		
OTHER INCORNATION	AROUT VOLL				\$		<u> </u>	YES		VO		
OTHER INFORMATION		IF YOU ANSWER "YES" TO AN	Y QUES	TION OTHER TH	AN #1, EXPLAIN O	N AN ATT	ACHED SH	EET	APPLI	CAN	OTI	HER
ARE YOU A U.S. CITIZEN     DO YOU CURRENTLY HA		ALIEN? GMENTS OR HAVE YOU EVER FIL	ED FOR	BANKRUPTCY.	HAD A DEBT ADJU	ISTMENT P	LAN				1	
		DRECLOSED UPON OR REPOSSES										
	TO DECLINE IN THE NEXT TO										<b>↓</b>	
<ol> <li>ARE YOU A CO-MAKER, FOR WHOM (Name of Other)</li> </ol>		ON ANY LOAN NOT LISTED ABOY		M (Name of Cred	litor):							
STATE LAW NOTICES		S ONLY: The Ohio la tion require that all credi			Credit Union is has actual kno							
make credit equally ava	ailable to all creditworth	hy customers, and that cr	edit	or the acco	ount is opened	l. (2) Ple	ease sigr	ı if y	ou are i	not :	applying	for this
reporting agencies maintain separate credit histories on each individual—account or loan with your spouse. The credit being applied for, if granted, upon request. The Ohio Civil Rights Commission administers compliance—will be incurred in the interest of the marriage or family of the												
with this law.	· ·	•		undersigne	d.				_		_	
WISCONSIN RESIDENT	S ONLY: (1) No prov	ision of any marital prop	erty	X								
		on 766.59, or court dec he rights of the Credit Ur			OR WISCONSIN RE	SIDENTS O	NLY				DATE	
		S	IGNAT	TURES								
You promise that ever	thing you have stated	in this application is con			ou understand	that the	Credit	Unio	n will rel	v or	the info	rmation
to the best of your	knowledge and that	the above information i	s a	in this app	olication and v	our cre	dit repo	rt to	make	its	decision.	If you
will notify us in writir	ig immediately. You a	e any important changes uthorize the Credit Unior	า to		e Credit Union m which it re							
		application for credit and or collection of the cr		willfully and application.	d deliberately p	orovide i	ncomple	te or	incorre	ct in	formation	in this
any apacto, mondado,	remember, extension	o. concentor or the or	- Cu.	арриосион	•							
Y		(SEAL)	<b>1</b>	Y						(SEAI	`	
APPLICANT'S SIGNATURE		DATE	!	OTHER SIGNA	TURE					(SEAI	DATE	
			EDIT								2,,,,2	
DATE	L			JNION USE			OTUE	D			SEDT DATIO	/SCODE
l		APPROVED SIGNATURE IMITS:		NE OF CREDIT	OTHER		OTHE	ĸ			DEBT RATIO BEFORE	AFTER
	Adverse Action Notice Sent)	\$	\$		\$		\$					
LOAN OFFICER COMMENTS:												
SIGNATURES: X				Х								
		DATE			<u> </u>						DATE	



## **Mortgage Terms**

Account #								
Terms (please check)								
FIRST MORTGAGE REFINANCE	НОМЕ	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 Monito	oring Purnoses							
mornation for Government World	oring rui poses							
The following information is requested by the federal government for certain types of loans related to a dwelling in order 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 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			I do not wish to furnish this information					
Ethnicity:			Ethnicity:					
☐ Hispanic or Latino			Hispanic or Latino					
☐ Not Hispanic or Latino			Not Hispanic or Latino					
Race:		Race:						
☐ American Indian or Alaska Native			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					
Other (specify)			Other (specify)					
Sex:		Sex:	Famala					
☐ Female			Female					
☐ Male			Male					



## First Mortgage/Home Equity Loan Worksheet

Applicant's Name:					
Member Number:					
Address of Property:					
Joint Owners on Property:	T				
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:					



84 Wadsworth Street Hartford, CT 06106 860-522-5388 www.CSECreditUnion.com

## **Authorization to Release Information**

Part I	<ul> <li>Lender Name and Address</li> </ul>		
84 Wa	ecticut State Employees Credit adsworth St ord, CT 06106	Union, Inc.	
Part I	I – Borrower Authorization		
holdir autho prese	ng and any other asset balance rize the Lender to order a cons	fy my past and present employment es that are needed to process my mortg umer credit report and verify other crences. It is understood that a copy of	edit information, including past and
This ir	nformation 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