



Real Estate Loan Application

- Uniform Residential Loan Application:** Complete, sign and date all pages.

Income Documentation

Income documentation needed: Please provide copies of all income that applies:

- SALARIED:** Copy of pay stubs covering the most recent 30 days and copies of 2009 and 2010 W2's.
- SELF-EMPLOYED:** Sole Proprietorships 2009 and 2010 complete FEDERAL tax returns, year to date through current quarter profit/loss, and balance sheet.
****TAX RETURNS NEED TO BE SIGNED AND DATED (CURRENT DATE) ON PAGE "2" OF THE 1040'S.**
- SOCIAL SECURITY / PENSION / RETIREMENT:** Copy of most current bank statement showing Direct Deposit, 2009 and 2010 year end 1099R statement.
- RENTAL INCOME / INTEREST / DIVIDEND INCOME / MORTGAGE / TRUST DEED NOTE INCOME:** Complete FEDERAL tax returns for 2009 and 2010.

Sign and Complete

- Equal Credit Act / Fair Lending Notice / Fair Credit Reporting Act**
- Borrower's Certification & Authorization**
- 4506T Form**

Other Documents Needed

- FOR REFINANCE, ECL, 2ND TRUST DEED:**
Copy of current mortgage statement.
- FOR PURCHASE:**
Complete copy of purchase agreement to include all counter offers and property statement as well as contact person, name and phone number for us to contact you, (your real estate agent).
- INSURANCE INFORMATION:**
Copy of most current policy showing annual policy amount and name of insurance company, contact person, policy number, and telephone number.
Annual Policy Amount: \$ _____
- If property is a condo or PUD, provide the following HOA information**
Name: _____
Address: _____
Daytime Phone Number: _____
Monthly HOA Dues: \$ _____



Equal Credit Opportunity Act

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on a basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the consumer Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

The Housing Financial Discrimination Act of 1977 Fair Lending Notice

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics, or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin, age, or ancestry.

It is illegal to consider the racial, ethnic, religious, or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation, or refinancing of one to four unit family residences occupied by the owner and for the purpose of the home improvement of any one to four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

THE DEPARTMENT OF FINANCIAL INSTITUTIONS

Consumer Information Desk

1810 - 13th Street

Sacramento, California 95814

800.622.0620 or 916.323.0189

Fair Credit Reporting Act

As part of processing your application for a real estate loan, we may request a consumer report bearing on your creditworthiness, credit standing, and credit capacity. This notice is given pursuant to the Fair Credit Reporting Act of 1970, Section 601 to Section 622, inclusive. You are entitled to such information within 60 days of written demand therefore made to the Credit Reporting Agency pursuant to Section 606(b) of the Fair Credit Reporting Act.

Authorization

The undersigned acknowledges receipt of a copy of the above notices.

X

Signature

Date

X

Signature

Date



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X

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Date

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Signature

Date

MEMBER COPY. PLEASE KEEP FOR YOUR RECORDS



Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **CHRISTIAN COMMUNITY CREDIT UNION**. In applying for the loan, I/we completed a loan application containing various information on the purpose 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 or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that **CHRISTIAN COMMUNITY CREDIT UNION** 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.

Authorization to Release Information

To whom it may concern:

1. I/We have applied for a mortgage loan from **CHRISTIAN COMMUNITY CREDIT UNION**. As part of the application process, **CHRISTIAN COMMUNITY CREDIT UNION** and the mortgage guaranty insurer (if any), 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 authorize you to provide to **CHRISTIAN COMMUNITY CREDIT UNION**, and to any investor to whom **CHRISTIAN COMMUNITY CREDIT UNION** may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. **CHRISTIAN COMMUNITY CREDIT UNION** or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **CHRISTIAN COMMUNITY CREDIT UNION**, the investor that purchased the mortgage or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): _____

Signature

X _____
Signature Date Social Security Number

X _____
Signature Date Social Security Number