

Antioch Community Federal Credit Union
301 G Street
Antioch, CA 94509-1254
925-757-1320 Fax 925-757-1486
www.antiochcommfcu.org

Dear Member,

Thank you for using your credit union; it is a pleasure to serve you.

Attached you will find our application to be completed in ink, preferably in your own handwriting. **Please see attached checklist for all necessary paperwork needed.**

In order to submit your application for review, it is important that every space be completed in detail. Without all the above information, we will not be able to accept the application and will return it to you for completion. This will delay the processing time. **California is a community property state. If you are married, you must complete the information on your spouse. However, if you are applying for the individual credit, your spouse does not have to sign the application and his/her income will not be considered.**

In the section asking for all current obligations and debts, please be sure to include: both first and second mortgages or rent payments, car or lease payments and balances, all payments to financial institutions (banks, savings & loans, and other credit unions), all credit cards including the account numbers, what type of card and which financial institution, all dentist and doctor bills, any daycare and any other personal obligations. **ALL DEBTS MUST BE LISTED!!!**

If you know of any derogatory items that may appear on your credit report, please put in writing an explanation and submit it with your application.

We realize this will take a few moments of your time, however, in the long run it will save time and effort if the application is completed properly the first time. If you have any questions when completing the application, please do not hesitate to contact us. Your cooperation and your time are appreciated.

Sincerely,

Loan Department



301 G Street
Antioch, California 94509
Phone: (925) 757-1320
Fax: (925) 757-1486

Application



HOW TO APPLY

- Please complete sections 1 through 8
- Return this application to your credit union
- Sign and complete section 9
- An incomplete or unsigned form may delay processing

1 NOTE AND COMPLETE

Married Applicants may apply for a separate account.

NOTICE TO OHIO APPLICANTS: 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.

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 _____

- Individual Credit:** Complete **Applicant** section. Complete **Co-Applicant, Spouse** (referred to as "Other") section: (1) about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or (2) if your spouse will use the Account. Please check box to indicate whom the information is about.
- Joint Credit:** Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Amount Requested \$ _____ **Purpose:** _____
Repayment: Payroll Deduction Cash Automatic Payment Military Allotment _____

STATEMENT OF INTENT

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.

2 APPLICANT INFORMATION

APPLICANT

NAME (Last - First - Initial) _____

DRIVER'S LICENSE NUMBER/STATE _____

ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____

BIRTH DATE _____ HOME PHONE _____ CELL PHONE _____ BUSINESS PHONE/ EXT. _____

PRESENT ADDRESS (Street - City - State - Zip) _____ OWN RENT
..... YEARS AT THIS ADDRESS

PREVIOUS ADDRESS (Street - City - State - Zip) _____ OWN RENT
..... YEARS AT THIS ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT _____
(Exclude Self)

CO-APPLICANT SPOUSE

NAME (Last - First - Initial) _____

DRIVER'S LICENSE NUMBER/STATE _____

ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____

BIRTH DATE _____ HOME PHONE _____ CELL PHONE _____ BUSINESS PHONE/ EXT. _____

PRESENT ADDRESS (Street - City - State - Zip) _____ OWN RENT
..... YEARS AT THIS ADDRESS

PREVIOUS ADDRESS (Street - City - State - Zip) _____ OWN RENT
..... YEARS AT THIS ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT _____
(Exclude Self)

3 EMPLOYMENT INFORMATION

NAME AND ADDRESS OF EMPLOYER _____

YOUR TITLE/GRADE _____ SUPERVISOR'S NAME _____

START DATE _____ HOURS AT WORK _____ IF SELF EMPLOYED, TYPE OF BUSINESS _____

IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS _____ STARTING DATE _____ ENDING DATE _____

MILITARY IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR YES NO WHERE _____ ENDING/SEPARATION DATE _____

NAME AND ADDRESS OF EMPLOYER _____

YOUR TITLE/GRADE _____ SUPERVISOR'S NAME _____

START DATE _____ HOURS AT WORK _____ IF SELF EMPLOYED, TYPE OF BUSINESS _____

IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS _____ STARTING DATE _____ ENDING DATE _____

IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR YES NO WHERE _____ ENDING/SEPARATION DATE _____

4 INCOME INFORMATION

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

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

5 REFERENCES

Please include Street, City, State and Zip.

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

NAME AND ADDRESS OF PERSONAL FRIEND -NOT A RELATIVE _____ HOME PHONE _____

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

NAME AND ADDRESS OF PERSONAL FRIEND -NOT A RELATIVE _____ HOME PHONE _____

APPLICANT

OTHER (CO-APPLICANT, SPOUSE)

6A ASSETS/PROPERTY

Check box for Applicant/Other. List all assets and account number(s) — Attach other sheets if necessary.

SHARE DRAFT OR CHECKING AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY	SHARE DRAFT OR CHECKING AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY
SAVINGS AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY	SAVINGS AMOUNT \$	NAME AND ADDRESS OF DEPOSITORY

APPLICANT	LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY <small>For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc.</small>	MARKET VALUE	PLEGGED AS COLLATERAL FOR ANOTHER LOAN	
<input checked="" type="checkbox"/> OTHER	HOME*	\$	YES	NO
		\$	YES	NO
		\$	YES	NO

6B*

This section must be completed for the property which will be given as security, if applicable.

LIST EVERY LIEN AGAINST YOUR HOME
A lien is a legal claim filed against property as security for payment of a debt. Liens include mortgages, deeds of trust, land contracts, judgments and past due taxes.

FIRST MORTGAGE HELD BY	OTHER LIENS (Describe)
PRESENT BALANCE \$	

IS THE PROPERTY DESCRIBED IN THIS SECTION: YOUR PRINCIPAL DWELLING? YES NO
 LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION? YES NO

IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? YES NO

7 DEBTS

In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.

APPLICANT	CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	IF PAST DUE <input checked="" type="checkbox"/>
<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE (Incl. Tax & Ins.)			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED						
TOTALS			\$	\$	\$	

8 FINANCIAL INFORMATION

These questions apply to both Applicant and Other.

IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET

DO YOU HAVE ANY OUTSTANDING JUDGMENTS? _____

HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13? _____

HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS? _____

ARE YOU A PARTY IN A LAWSUIT? _____

ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN? _____

IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS? _____

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): _____

APPLICANT		OTHER	
YES	NO	YES	NO

9 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 all your debts and obligations. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. 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. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information in this application. If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

X _____
APPLICANT'S SIGNATURE DATE

X _____
OTHER SIGNATURE DATE

10 CREDIT UNION INFORMATION

Do not write in this section — for credit union use only. Check applicable box(es).

LOAN OFFICER ADVANCE APPROVED: YES NO COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED

CREDIT COMMITTEE OR OTHER OUTSIDE INFORMATION CONSIDERED: YES NO IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE

REFERRED TO/REASON(S) FOR REFERRAL: _____ \$ _____ APPROVED LIMIT _____ DEBT RATIO _____

DESCRIBE COUNTER OFFER: _____

SPECIFIC REASON(S) FOR REJECTION: _____

SIGNATURES:

<input type="checkbox"/> LOAN OFFICER	X _____	DATE	X _____	DATE
<input type="checkbox"/> CREDIT COMMITTEE	X _____	DATE	X _____	DATE

ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON _____ (DATE) BY _____ (INITIALS)

LOAN ORIGINATOR ORGANIZATION _____ NMLSR ID NUMBER _____

LOAN ORIGINATOR _____ NMLSR ID NUMBER _____



301 G Street
Antioch, California 94509
Phone: (925) 757-1320
Fax: (925) 757-1486

Home Equity Early Disclosure

IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT PLAN

This disclosure contains important information about our Home Equity Line of Credit Plan. You should read it carefully and keep a copy for your records.

AVAILABILITY OF TERMS: All of the terms described below are subject to change. If these terms change (other than the annual percentage rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you pay to us or anyone else in connection with your application.

SECURITY INTEREST: We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

POSSIBLE ACTIONS: We can terminate your line, require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if (1) you engage in fraud or material misrepresentation in connection with the plan; (2) you do not meet the repayment terms of this plan, or (3) your action or inaction adversely affects the collateral or our rights in the collateral.

We can refuse to make additional extensions of credit or reduce your credit limit if (1) any reasons mentioned above exist; (2) the value of the dwelling securing the line declines significantly below its appraised value for purposes of the line; (3) we reasonably believe that you will not be able to meet the repayment requirements due to a material change in your financial circumstances; (4) you are in default of a material obligation of the agreement; (5) government action prevents us from imposing the annual percentage rate provided for in the agreement; (6) the priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit line; (7) a regulatory agency has notified us that continued advances would constitute an unsafe and unsound business practice, or (8) the maximum annual percentage rate is reached.

MINIMUM PAYMENT REQUIREMENTS: You can obtain credit advances for 10 years. This period is called the "draw period." At our option, we may renew or extend the draw period. After the draw period ends the repayment period will begin. The length of the repayment period will depend on the balance at the time of the last advance you obtain before the draw period ends. You will be required to make monthly payments during both the draw and repayment periods. At the time you obtain a credit advance a payoff period of 180 monthly payments will be used to calculate your payment. The payoff period will always be the shorter of the payoff period for your outstanding balance or the time remaining to the maturity date. Your payment will be set to repay the balance after the advance, at the current annual percentage rate, within the payoff period. Your payment will remain the same unless you obtain another credit advance. Your payment may also change if the annual percentage rate increases or decreases. A change in the annual percentage rate can cause the balance to be repaid more quickly or more slowly. We will check your plan every year to determine the effect any annual percentage rate change has had on your payment. If the

annual percentage rate has changed, we will adjust your payment to repay the balance within the original payoff period. Each time the annual percentage rate changes, we will check to see if the payment is sufficient to pay the interest that is due. If not, we will increase your payment by the amount necessary to repay the balance at the new annual percentage rate within the original payoff period. If, after our last review of your plan prior to the maturity date, the annual percentage rate increases so much that your payment is not sufficient to repay the balance before the maturity date you will be required to make more payments of the same amount. Your payment will include any amounts past due and any amount by which you have exceeded your credit limit, and all other charges. Your payment will never be less than the smaller of \$100.00, or the full amount that you owe.

MINIMUM PAYMENT EXAMPLE: If you made only the minimum monthly payment and took no other credit advances it would take 11 years 0 months to pay off a credit advance of \$10,000 at an **ANNUAL PERCENTAGE RATE** of 5.25%. During that period, you would make 132 payments of \$100.00.

FEES AND CHARGES:

You must pay certain fees to third parties to open the plan. These fees generally total between \$250.00 and \$1,000.00. If you ask, we will provide you with an itemization of the fees you will have to pay third parties.

TRANSACTION REQUIREMENTS: The minimum credit advance that you can receive is \$500.00 for each advance.

PROPERTY INSURANCE: You must carry insurance on the property that secures this plan. If the property is located in a Special Flood Hazard Area we will require you to obtain flood insurance if it is available.

REFUNDABILITY OF FEES: If you decide not to enter into this plan within three business days of receiving this disclosure and the home equity brochure, you are entitled to a refund of any fee you may have already paid.

TAX DEDUCTIBILITY: You should consult a tax advisor regarding the deductibility of interest and charges for the plan.

VARIABLE RATE FEATURE: This plan has a variable rate feature and the annual percentage rate (corresponding to the periodic rate) and the minimum payment may change as a result. The annual percentage rate includes only interest and no other costs. The annual percentage rate is based on the value of an index. The index is the Prime Rate published in the Money Rates column of *The Wall Street Journal*. When a range of rates has been published the highest rate will be used. We will use the most recent index value available to us as of the last day of the month prior to any annual percentage rate adjustment. To determine the annual percentage rate that will apply to your account, we add a margin to the value of the Index. If the rate is not already rounded we then round up to the next 0.25%. Ask us for the current index value, margin and annual

percentage rate. After you open a plan, rate information will be provided on periodic statements that we send you.

RATE CHANGES: The annual percentage rate can change quarterly on the first day of January, April, July and October. There is no limit on the amount by which the annual percentage rate can change during any one year period. The maximum **ANNUAL PERCENTAGE RATE** that can apply is 18.0% or the maximum permitted by law, whichever is less. However, under no circumstances will your **ANNUAL PERCENTAGE RATE** go below 4.0% at any time during the term of the plan.

MAXIMUM RATE AND PAYMENT EXAMPLES: If you had an outstanding balance of \$10,000, the minimum payment at the maximum

ANNUAL PERCENTAGE RATE of 18.0% would be \$161.05. This annual percentage rate could be reached at the time of the 1st payment.

HISTORICAL EXAMPLE: The following table shows how the annual percentage rate and the minimum payments for a single \$10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values are as of the last business day of July of each year. While only one payment per year is shown, payments may have varied during each year. The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments will change in the future.

WALL STREET JOURNAL PRIME RATE INDEX TABLE

Year (as of the last business day of July)	Index (Percent)	Margin ⁽¹⁾ (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
2003.....	4.000	1.000	5.000	\$100.00 ⁽²⁾
2004.....	4.250	1.000	5.250	\$100.00 ⁽²⁾
2005.....	6.250	1.000	7.250	\$100.00 ⁽²⁾
2006.....	8.250	1.000	9.250	\$100.00 ⁽²⁾
2007.....	8.250	1.000	9.250	\$100.00 ⁽²⁾
2008.....	5.000	1.000	6.000	\$100.00 ⁽²⁾
2009.....	3.250	1.000	4.250	\$100.00 ⁽²⁾
2010.....	3.250	1.000	4.250	\$100.00 ⁽²⁾
2011.....	3.250	1.000	4.250	\$100.00 ⁽²⁾
2012.....	3.250	1.000	4.250	\$100.00 ⁽²⁾
2013.....	3.250	1.000	4.250	\$100.00 ⁽²⁾
2014.....	3.250	1.000	4.250	\$100.00 ⁽²⁾
2015.....	3.250	1.000	4.250	
2016.....	3.500	1.000	4.500	
2017.....	4.250	1.000	5.250	

⁽¹⁾ This is a margin we have used recently; your margin may be different.

⁽²⁾ This payment reflects the minimum payment of \$100.00.



CREDIT INFORMATION AUTHORIZATION

The undersigned hereby authorizes Antioch Community Federal Credit Union, its agents or assigns (including, without limitation, any lenders designated by Antioch Community Federal Credit Union), to verify any information necessary in connection with the undersigned's loan application including, but not limited to the following:

- Credit History
- Employment Record
- Checking, Savings and Money Market account balances
- Value of Securities

Authorization is further granted to Antioch Community Federal Credit Union, its agents or assigns (including, without limitation, any lenders designated by Antioch Community Federal Credit Union), to use a photo static copy of the undersigned's signature(s) below, to obtain information regarding any of the aforementioned items.

Signature of Applicant

Date

Signature of Applicant

Date

FAIR LENDING NOTICE

Loan #:

Date:

LENDER NAME AND ADDRESS

BORROWER(S) NAME AND ADDRESS

Antioch Community Federal Credit Union
301 G Street
Antioch, CA 94509
925-757-1320

THE HOUSING FINANCIAL DISCRIMINATION ACT of 1977

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 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 questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or (name and address of Secretary's designee set forth in Regulations):

National Credit Union Administration
1230 W. Washington Street, Suite 301
Tempe, AZ 85821
602-302-6000

ACKNOWLEDGMENT OF RECEIPT

I/We received a copy of this notice.

Member's Signature

Date

Member's Signature

Date

EQUAL CREDIT OPPORTUNITY NOTICE TO APPLICANTS

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The Federal Agency which administers compliance with this law concerning this lender is:

**National Credit Union Administration
1230 W. Washington Street, Suite 301
Tempe, AZ 85281**

**Phone: 602-302-6000
E-Fax: 703-518-6678
Fax: 602-302-6024**

Antioch Community Federal Credit Union will not refuse, by reason of sex or marital status to make a separate mortgage loan to any credit worthy applicant who is or will be the sole and separate owner of the property. If more than one person whether or not husband and wife, are or will be the owners, or if the property is or will be community property, then all must execute the mortgage or deed of trust and, if the mortgage title insurer or any applicable private insurer or government agency so requires as a condition of the validity of the mortgage lien, all must also sign the note and other loan documents.

Income from alimony, child support or maintenance payments need not be revealed if the applicant does not choose to disclose such income. (However, if an applicant is liable for payments of alimony, child support or maintenance, such information must be disclosed).

No information need be furnished with respect to a spouse or former spouse who is not an applicant (except the name and address of the spouse) unless the applicant is relying on community property or alimony, child support or maintenance payments from the spouse or former spouse as a basis for repayment of the loan. If the applicant is relying on such income, then all information relative to "Spouse" in the application must be furnished and the spouse or former spouse must sign an authorization permitting Antioch Community Federal Credit Union to order a credit report on the spouse or former spouse and to verify credit information.

If the information furnished in the application does not show an adequate credit standing for the applicant, Antioch Community Federal Credit Union will not be in a position to process the application. Therefore, it is in the interest of the application to furnish all pertinent credit information even though not requested or required.

I acknowledge that I have received a copy of this Notice to Applicants regarding Equal Credit Opportunity, which I may retain, and have read it and understand it.

Member's Signature

Member's Signature

Date

Antioch Community FCU Representative

PURPOSE OF LOAN LETTER

Date: _____

Applicant: _____

Property: _____

TO WHOM IT MAY CONCERN

The purpose of this loan is to purchase the property referenced above.

The purpose of my request to refinance the above property is as follows:

Signature of Applicant

Date

Signature of Applicant

Date

PROPERTY INSURANCE INFORMATION

- Purchase:** If you already know this information please provide it now. We must have this information before closing.
- Refinance:** Insurance for my property is provided by:

Insurance Company: _____

Policy Number: _____

Agent Name: _____

Agent Phone: _____

FLOOD INSURANCE AUTHORIZATION

Loan #:

Date:

LENDER NAME AND ADDRESS

BORROWER(S) NAME AND ADDRESS

Antioch Community Federal Credit Union
301 G Street
Antioch, CA 94509
925-757-1320

I/WE hereby acknowledge that in the event that it is later determined that flood insurance is required on our loan, I/WE hereby authorize:

Antioch Community Federal Credit Union

or it's assignee to obtain such insurance and bill us the minimum amount required.

I/WE agree to pay the premium amount within thirty (30) days of said billing. I/WE also acknowledge and agree that if established our tax and insurance impound account monthly payments shall be increased to cover the amount required on future premiums.

By signing below, I/WE acknowledge receipt of this Flood Insurance Authorization Notice prior to execution of the note or security document.

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



301 G Street, Antioch, CA 94509 (925) 757-1320 Fax: (925) 757-1486

STATEMENT OF INFORMATION

In order to expedite the completion of your transaction we are requesting that you complete the following "Statement of Information" form. We are not unnecessarily interested in your personal affairs, however, we have been asked to insure the title to real property in which you are interested and that requires a title search.

In searching your title we may encounter judgments, bankruptcies, divorces and/or income tax liens against persons with the same or similar names to yours. Such matters cloud the title to your property unless eliminated. The information you provide, and your spouse if you are married, can promptly eliminate all matters not directly affecting you or the property being searched, avoid any delay in your transaction and provide you with the most efficient service possible.

Thank you for your cooperation in furnishing us with the necessary information and please be assured that your information is confidential and used only for the purpose which we have stated.

Name: _____ U.S. Residence since _____
First Middle (if none, indicate) Last Year

Have you ever been known by any other name? No Yes If yes, indicate name _____

Social Security No. _____ Drivers License No. _____

Date of Birth _____ Location of Birth _____

Spouse/ Domestic Partner's Name: _____ U.S. Residence since _____
First Middle (if none, indicate) Last Year

Have you ever been known by any other name? No Yes If yes, indicate name _____

Social Security No. _____ Drivers License No. _____

Date of Birth _____ Location of Birth _____

If married, or in a domestic partnership, _____ at _____
Date City and State

RESIDENCES LAST 10 YEARS (list most recent first)

Number and Street _____ City, State, Zip Code _____ From/To (Date) _____

Number and Street _____ City, State, Zip Code _____ From/To (Date) _____

Number and Street _____ City, State, Zip Code _____ From/To (Date) _____

(attach additional page, if necessary)

OCCUPATIONS

Occupation _____ Company Name _____ Address, City, State, Zip _____ Yrs. / Mos. _____
Spouse or Domestic Partner's Occupation _____ Company Name _____ Address, City, State, Zip _____ Yrs. / Mos. _____

BUSINESS OWNED OR PARTNERSHIP AFFILIATIONS

Tax ID Number _____ Firm /Partnership Name _____ Address, City, State, Zip _____ From / To _____
Tax ID Number _____ Firm /Partnership Name _____ Address, City, State, Zip _____ From / To _____
(attach additional page if necessary)

FORMER MARRIAGE(S) – OR DOMESTIC PARTNERSHIP(S)

Please complete the following: OR If no former marriages or domestic partnerships, write "NONE" _____
Name of former husband or domestic partner _____
Deceased [] Divorced [] Date: _____ Where: _____ State _____
Name of former wife or domestic partner _____
Deceased [] Divorced [] Date: _____ Where: _____ State _____
(attach additional page, if necessary)

CHILDREN

Name _____ Date of Birth _____ Name _____ Date of Birth _____
Name _____ Date of Birth _____ Name _____ Date of Birth _____
(attach additional page, if necessary)

Have you ever owned a boat, airplane or any licensed vehicle (other than a car)? [] No [] Yes
If Yes, describe vehicle: _____ License Number _____
Have you ever filed bankruptcy? [] No [] Yes
If Yes, where: County _____ State _____
Is a portion of the new loan funds to be used for construction? [] No [] Yes

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT:

Signature _____ Spouse or Domestic Partner's Signature _____
Home Phone _____ Business Phone _____ Spouse or Domestic Partner's Business Phone _____