ERIE COMMUNITY FEDERAL CREDIT UNION



1109 E. STRUB RD. SANDUSKY, OH 44870



| Date | Accou | nt Numbe | r | | | | | | | | ┍┛Ĺ┙ | |
|---|------------------|---------------|-----------------------|-------------------------|--|--|--|------------------------------|---|------------------|------------------------------|-------------------|
| APPLICANT INFORMATIO Type of Credit. Check the Individual credit If | type of cre | dit for wh | ich you wish to | apply. | | | | | | | | |
| Joint credit – If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section. | | | | | | | | | | | | |
| You must initial here if you | | | | | | | | | | | | |
| Spouse Information. You of repayment; (3) you live in property agreement or com | n a commu | inity prop | erty state (AZ, C | tion if an A, ID, LA | y of the following apply: , NM, NV, TX, WA, WI c | (1) your spouse v or Puerto Rico); or | vill use your acco · (4) you are an A | ount; (2) yo Alaska resid | u are relying on your lent and are currently | spouse subjec | 's income as t to a commu | a source inity |
| Type of Credit Applied Fo | | | | | | | | | | | | |
| Open End Home Equity | | | | | | | - | | | | | |
| Amt Requested \$ | | | | | | Term (CE Only): _ | | _ Approx | imate Value of Home | | | |
| Property Address: Payment Method: | | | | | ion 🗖 Automatic Pavn | pont (ACH) | | | | | | |
| Optional Payment Protect | | • | • | | | . , | t protoction to y | | rate election that disc | locos t | ha tarma an | d conditions |
| must be signed for protection | | | • | | | · · · | • • | Ju. A sepai | | 10585 (| | |
| | | | , | | | | | PPLICAN | Г | | | |
| Complete only if: (a) credit v state; or (c) you are an Alask | vill be secu | red by co | llateral; or (b) yo | u live in a | a community property | | | | d by collateral; or (b) y | | | |
| property trust: | | • | | | - | property trust | t: | | bject to a community p | | - | r community |
| MARRIED SEPARAT | ED 🔲 U | NMARRIE | D (Single, Divorce | d, Widowe | d) | | SEPARATEI | | IARRIED (Single, Divorc | ed, Wide | owed) | |
| | | | | | | SPOUSE/CO-AF | PLICANT NAME | | | | | |
| SOCIAL SECURITY NO. | DRIVER' | S LICENSE | NO. & STATE | BIRT | H DATE | SOCIAL SECUR | ITY NO. | DRIVER'S | S LICENSE NO. & STATE | | BIRTH DATE | |
| HOME PHONE NO. | CEL | PHONE* | | DO Y | _ | HOME PHONE N | NO. | CELL P | HONE* | | DO YOU: | 7 |
| MOTHER'S MAIDEN NAME | | E-MAIL A | DDRESS | | | MOTHER'S MAI | DEN NAME | | RELATIONSHIP TO APP | LICANT | OWN | RENT |
| | | | | | | | | | | | 105.110 | 00105 |
| CURRENT STREET ADDRESS | | | | APT. | NO. SINCE | CURRENT STRE | EET ADDRESS | | | | APT. NO. | SINCE |
| CITY/STATE/ZIP | | | | | | CITY/STATE/ZIF |) | | | | | |
| FORMER ADDRESS (if current less | then O | | | | YEARS THERE | | | 2 | | | VEAD | STHERE |
| FORMER ADDRESS (If current less | than 2 years) | | | | YEARS THERE | FURMER ADDR | ESS(if current less that | an 2 years) | | | YEAR | S THERE |
| | | | | | | | | | | | | |
| PERSONAL REFERENCE 1 (Name and Address) RELATIONSHIP | | | NSHIP | PERSONAL REF | PERSONAL REFERENCE 1 (Name and Address) RELATIONSHIP | | | TIONSHIP | | | | |
| PHON | | | PHONE N | 0. | | | | | PHONE NO. | | | |
| EMPLOYMENT & INCO | MF If you a | re self-emnle | wed attach a financi | al statement | and your most recent income ta | x return | | | | 1 | | |
| CURRENT EMPLOYER | | | you, utaon a manor | | DATE | CURRENT EMP | LOYER | | | | HIRE DATE | |
| CURRENT ADDRESS | | | | | | CURRENT ADD | RESS | | | | | |
| oonnen nebeneoo | | | | | | CONTREMENDE | | | | | | |
| WORK PHONE NO. | POSITI | NC | | MONTHLY | GROSS INCOME | WORK PHONE I | NO. | POSITION | | MONT | HLY GROSS IN | COME |
| FORMER EMPLOYER (if current le | ss than 2 vear | s) | | \$ | | FORMER EMPL | OYER (if current less | than 2 vears) | | \$ | | |
| X | | , | | | | | , | | | | | |
| OTHER INCOME You nee SOURCE OF OTHER INCOME | d not list incor | ne from alime | ony, child support or | separate ma | intenance unless you wish it cor THLY INCOME | sidered for purposes of SOURCE OF OT | f granting this credit. | | REQUENCY | MONT | HLY INCOME | |
| SOURCE OF OTHER INCOME | | TREQUEN | 01 | \$ | | SOUNCE OF OT | | | | \$ | | |
| ASSETS & DEPOSITS | Please check | the appropria | ate box below. | | A - Applicant OR C - Spor | use/Co-Applicant | | | | φ | | |
| CHECK ONE A C TYPE | | | STITUTION NAME | | CURRENT BALANCE | CHECK ONE A C | TYPE | FINAN | ICIAL INSTITUTION NAME | | | RENT |
| | | | | | \$ | | | | | | \$ | |
| | | | | | \$ | | | | | | \$ | |
| AUTO #1 MAKE | MODEL | | YEAR | | پ VALUE | AUTO #2 MAKE | | MODEL | YEAR | | ې VALUE | |
| | | | | | \$ | | | | | | \$ | |
| REAL ESTATE TYPE | | | | | VALUE \$ | OTHER ASSETS | | | | | VALUE \$ | |
| HOME EQUITY INFO | RMATIC | DN - List | any liens against y | our house | . A lien is a legal claim filed | | | nt of a debt. | | | | |
| FIRST MORTGAGE HELD BY PRES | | | | | PRESENT BAL | PRESENT BALANCE MONTHLY PAYMENT \$ | | | | | | |
| OTHER LIENS (DESCRIBE) | | | | | | | | | Ÿ | | | |
| . , | | | | | | | | | | | | |
| IS THE PROPERTY DESCRIB | ED IN THIS | SECTION | YOUR PRINCIPA | L DWELLI | NG? 🗌 Yes 🗌 No | IS ANYONE | OTHER THAN YO | UR SPOUSE | A PART OWNER OF Y | OUR HO | OME? 🗌 Ye | s 🗌 No |

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| CF | CREDIT INFORMATION Be sure to list all open accounts with or without a balance. A - APPLICANT C - SPOUSE/CO-APPLICANT D - DEBTS TO BE PAID OFF IF LOAN IS GRANTED | | | | | | | | | |
|--|---|--|--|----------------|---------|--|------------------|----|---------|--|
| PLEASE CHECK LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS (Attach separate sheet if necessar | | | LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS (Attach separate sheet if necessary) | ACCOUNT NUMBER | BALANCE | | MONTHLY PAYMENTS | | | |
| A | С | | | | | | | | _ | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| FINANCIAL INFORMATION PLEASE ANSWER THE FOLLOWING QUESTIONS AND IF A "YES" ANSWER IS GIVEN, EXPLAIN ON A SEPARATE SHEET. | | | | | | | licant | | plicant | |
| | | | | | | | YES | NO | | |
| | 1. HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13? | | | | | | | | | |
| | 2. DO YOU HAVE ANY OUTSTANDING JUDGMENTS? | | | | | | | | | |
| 3. | 3. HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS? | | | | | | | | | |
| 4. | 4. ARE YOU A PARTY IN A LAWSUIT? | | | | | | | | | |
| 5. ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN? | | | | | | | | | | |
| 6. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS? | | | | | | | | | | |
| 7. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? | | | | | | | | | | |
| | FOR WHOM (Name of other obligated on loan): TO WHOM (Name of Creditor): | | | | | | | | | |

| DEMOGRAPHIC INFORMATION - | This section asks about | your ethnicity, sex, ar | nd race. |
|---------------------------|-------------------------|-------------------------|----------|
|---------------------------|-------------------------|-------------------------|----------|

The purpose of collecting this information is to help ensure that all applicants are treated tairly 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, sex, and race) 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 designations for "Ethnicity" 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, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information, you provide in this application. If you do not wish to provide some or all of this information, please check below. CO-BORROWER BORROWER Ethnicity Ethnicity Hispanic or Latino Hispanic or Latino Mexican Duerto Rican Cuban Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin: Other Hispanic or Latino – Print origin: Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. Not Hispanic or Latino Not Hispanic or Latino I do not wish to provide this information I do not wish to provide this information Race Race American Indian or Alaska Native – Print name of enrolled or principal tribe: American Indian or Alaska Native – Print name of enrolled or principal tribes Asian Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian – Enter race: Other Asian – Print race: Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on. Examples: 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 🔲 Samoan □ Native Hawaiian □ Guamanian or Chamorro □ Samoan Other Pacific Islander – Print race: Other Pacific Islander – Print race: Examples: Fijian, Tongan, and so on. Examples: Fijian, Tongan, and so on. White White I do not wish to provide this information I do not wish to provide this information Sex Female Male I do not wish to provide this information Sex Female Male I do not wish to provide this information To Be Completed by Financial Institution (for application taken in person): Borrower Co-Borrower Was the ethnicity collected on the basis of visual observation or surname? Was the sex collected on the basis of visual observation or surname? □ NO □ YES Was the race collected on the basis of visual observation or surname? □ NO □ YES □ NO □ YES The Demographic Information was provided through: Face-to-Face interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

SIGNATURES – Are you currently on active military duty? Yes No

You promise that the information stated in this Home Equity Loan Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. The Credit Union may also obtain credit reports to update, increase, extend, renew or collection of the credit reports by you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You understand and agree that if your application is approved, that any collaterial described in any security agreement, pledge, advance disbursement voucher or similar document that may be executed, now or in the future, in connection with such credit will secure the Credit Union for repayment of funds advanced to you, subject to the terms and conditions of such security agreement, pledge, advance disbursement voucher or similar document.

*Permission to Contact: By providing the Credit Union with a wireless phone number (cell phone), you consent to receiving calls, including autodialed and prerecorded messages from the Credit Union or its third party debt collector at that number.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

OHIO RESIDENTS: The Ohio laws against discrimination requires 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: For any provision of any marital property agreement, court decree under WI ST § 766.70, or statement under WI ST § 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign if you are NOT applying for this loan account with your spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned.

Wisconsin Resident Signature

Date _____

| x | | X | | | |
|--|---|---------------------------|-----------------------------|--|--|
| Applicant/Co-Signer | Date | Spouse/Co-Applicant | Date | | |
| Credit Union Use Only | | | | | |
| Loan Approved Yes No Loan Officer Signature | Loan Approved Yes No Credit Committee Signature | Mortgage Loan Originator: | Mortgage Loan Officer Name: | | |
| x | x | NMLSR ID #: | NMLSR ID #: | | |