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.
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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 #:		