



**U. S. POSTAL SERVICE
FEDERAL CREDIT UNION**
7905 Malcolm Road, Suite 311
Clinton, MD 20735-1730
(301) 856-5000 1-800-877-7328

**HOME EQUITY AND
HOMEOWNER LOAN APPLICATION**

DATE	APPLICANT ACCOUNT NO.	CO-APPLICANT ACCOUNT NO.
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Amount Requested: Home Equity Line of Credit \$ _____ Closed End 2nd Mortgage \$ _____ Term/Months _____

Purpose: _____ Approximate Value: _____

Property Type: Single Family Home Condominium Townhouse Other _____

Property Address: _____

MARRIED APPLICANTS may apply for a separate account. **Check the type of credit account for which you wish to apply.**

Individual Credit – You must complete the applicant section about yourself and the other section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.

Joint Credit – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section.

_____ Initial here if you intend to apply for Joint Credit

APPLICANT

Complete for secured credit or if you live in a community property state.
 MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)

FIRST NAME	INITIAL	LAST NAME
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE
HOME PHONE NO.	NO. OF DEP.	AGE OF DEPENDENTS OTHER
MOTHER'S MAIDEN NAME	E-MAIL ADDRESS	
CURRENT STREET ADDRESS	APT. NO.	SINCE
CITY	STATE	ZIP CODE
FORMER STREET ADDRESS	YEARS THERE	
CITY	STATE	ZIP CODE
PERSONAL REFERENCE	RELATIONSHIP	

SPOUSE CO-APPLICANT CO-SIGNER

Complete for secured credit or if you live in a community property state.
 MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)

FIRST NAME	INITIAL	LAST NAME
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE
HOME PHONE NO.	NO. OF DEP.	AGE OF DEPENDENTS OTHER
RELATIONSHIP TO APPLICANT		
CURRENT STREET ADDRESS	APT. NO.	SINCE
CITY	STATE	ZIP CODE
FORMER STREET ADDRESS	YEARS THERE	
CITY	STATE	ZIP CODE
PERSONAL REFERENCE	RELATIONSHIP	

EMPLOYMENT & INCOME If you are self-employed, attach a financial statement and your most recent income tax return.

CURRENT EMPLOYER	HIRE DATE
WORK PHONE NO.	
POSITION	GROSS ANNUAL INCOME
	\$
FORMER EMPLOYER (if current less than 2 years)	

CURRENT EMPLOYER	HIRE DATE
WORK PHONE NO.	
POSITION	GROSS ANNUAL INCOME
	\$
FORMER EMPLOYER (if current less than 2 years)	

OTHER INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

SOURCE OF OTHER INCOME	FREQUENCY	GROSS ANNUAL INCOME
1.		\$
2.		\$

SOURCE OF OTHER INCOME	FREQUENCY	GROSS ANNUAL INCOME
1.		\$
2.		\$

ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: **A** - Applicant **OR** **C** - Spouse/Co-Applicant

CHECK ONE "✓"			FINANCIAL INSTITUTION	CURRENT BALANCE
A	C	TYPE		
				\$
				\$
				\$
AUTO 1		YEAR MAKE	VALUE	\$
REAL ESTATE			VALUE	\$

CHECK ONE "✓"			FINANCIAL INSTITUTION	CURRENT BALANCE
A	C	TYPE		
				\$
				\$
				\$
AUTO 2		YEAR MAKE	VALUE	\$
OTHER ASSETS			VALUE	\$

CREDIT INFORMATION

Be sure to list all open accounts with or without a balance. Attach separate sheet if necessary
A - APPLICANT C - SPOUSE/CO-APPLICANT D - DEBTS TO BE PAID OFF

CHECK ONE			LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENTS
A	C	D				

PLEASE INDICATE: A - Applicant C - Co-Applicant	APPLICANT		CO-APPLICANT		PLEASE INDICATE: A - Applicant C - Co-Applicant	APPLICANT		CO-APPLICANT	
	YES	NO	YES	NO		YES	NO	YES	NO
1. Have you ever filed a petition for bankruptcy or had any property repossessed or foreclosed upon? Date:					5. Is income listed likely to be reduced in the next two years?				
2. Is the property securing this loan you are applying for currently or previously listed for sale within the last 6 months?					6. Have you ever had credit in any other name? What Name?				
3. Do you have any other liabilities, including, contingent or unmatured liabilities, such as a co-borrower, co-signer, endorser, co-maker, surety, indemnitor on any, note, loan, lease, contract, agreement or on any obligation?					7. Have you any suits pending, judgments filed, alimony or child support awards against you?				
					8. Do you pay child support or alimony?				
4. Do you have any past due bills?					9. Are there any other Deeds of Trust, Judgment Liens or Encumbrances on the property to be secured by this loan?				

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

NOTE: If proceeds are to be used for Home Improvement please complete this section.

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to 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. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER: <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER: <input type="checkbox"/> I do not wish to furnish this information
Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> NOT Hispanic or Latino	Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> NOT Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by interviewer This application was taken by: <input type="checkbox"/> Face-to-Face interview <input type="checkbox"/> by Mail <input type="checkbox"/> by Telephone <input type="checkbox"/> by Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer		
	Interviewer's Signature	Date	(Name)	(Address)
	Interviewer's Phone Number (incl. area code)		(City)	(State) (Zip)

SIGNATURES

The undersigned applies for the credit indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose and that all statements made in this application are true and are made for the purpose of obtaining the loan. The Credit Union or its agent is authorized to investigate your creditworthiness, employment history, and to obtain a credit report and to answer questions about their credit history with you. You understand that any 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. The USA Patriot Act requires that we obtain, verify, and record information that identifies each person who opens an account.

APPLICANT SIGNATURE X	DATE	CO-APPLICANT X	DATE
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Mortgage Loan Originator Organization U. S. Postal Service Federal Credit Union	NMLSR ID # 501858	Mortgage Loan Officer Name	NMLSR ID #
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