

OWNER ADVANTAGE LOAN

Available only on owner-occupied residences located in California.

\$15,000.00 Maximum.

A Deed of Trust will be recorded on your property. (All owners listed on original Deed of Trust will be required to sign our Deed also).

The Credit Union will pay the recording fee required when the loan is disbursed, and the member is responsible for the reconveyance fee when the loan is paid off or refinanced.

Application fee of \$35.00

There are **NO** Title Company **OR** Appraisal charges.

There is **NO** Loan Fee.

There is **NO** Pre-Payment penalty.

The Credit Union offers Life and/or Disability Insurance.

Due to the 3-day “Right to Cancel” period required in all loans secured by Real Property, the average period of time between applying for this loan and receiving the funds is about a week.

In order to process your application, you will need to supply the Credit union with the following items:

- Current Credit Application from the Credit Union
- Copy of your current Homeowner’s Insurance Policy
- Your signature on our “Acknowledgment Form”
- A copy of current pay stubs for all applicants or two years tax returns if self employed



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

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 OTHER APPLICANT (Exclude Self) _____

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 NET PER GROSS SOURCE PER
 NET GROSS

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 NET PER GROSS SOURCE PER
 NET GROSS

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 For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc. | MARKET VALUE | PLEGDED AS COLLATERAL FOR ANOTHER LOAN | | |
| OTHER | | | | YES | NO |
| HOME* | | | | YES | NO |
| | | \$ | 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? LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION? | IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? |
| <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> NO |
| <input type="checkbox"/> YES <input type="checkbox"/> NO | <input type="checkbox"/> YES <input type="checkbox"/> 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 type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE (Incl. Tax & Ins.) | | | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | |
| 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 _____ **X** _____
APPLICANT'S SIGNATURE DATE 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 _____

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

ACKNOWLEDGMENT FORM

APPLICANTS FOR THE OWNER ADVANTAGE LOAN

I/We understand that the recording of a Deed of Trust on my/our property will be required as part of the agreement for a Credit union "Owner Advantage Loan".

I/We hereby grant security interest in the property at _____
_____.

- The legal description of this property is on the copy of my Deed which is attached to my application.
- Attached is a copy of my Homeowners Insurance policy with _____ Insurance company.

This property was originally purchased on _____

For \$_____.

The approximate market value of the home at this time is \$_____

The Credit Union will pay the original recording fee. The borrower will be responsible for the reconveyance and recording fees when the loan is paid off or refinanced. The approximate cost of reconveyance and recording is currently \$113.45.

The loan for which you are applying is secured by your home. Your failure to repay the loan for any reason could cause you to lose your home.

Applicant Signature

Date

Co-Applicant 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

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

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

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: _____

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