



1325 Oxford Drive ■ Allentown, PA 18103
(610) 791-2376 ■ FAX (610) 791-2900

REAL ESTATE CREDIT APPLICATION

Applicant Account Number
Co-Applicant Account Number

Property Street Address (Property Securing Your Loan)	City	County	State	Zip
Property Type: <input type="checkbox"/> Single Family Home <input type="checkbox"/> Condominium <input type="checkbox"/> Townhouse <input type="checkbox"/> Other _____				
Amount Requested <input type="checkbox"/> Open-End Home Equity Line of Credit \$ _____ <input type="checkbox"/> Closed-End Mortgage \$ _____			Purpose	
Approximate Market Value	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)			
Desired Term (Closed-End Only)	Please Indicate Name(s) On Deed		Purchase Price \$ _____	

APPLICANT

FIRST NAME	INITIAL	LAST NAME	SR.,JR.,I,II
SOCIAL SECURITY NUMBER		BIRTHDATE	
CURRENT STREET ADDRESS		APT. NUMBER	SINCE (Mo.Yr.)
CITY		COUNTY	
STATE	ZIP	DRIVER'S LICENSE NUMBER/STATE	
FORMER ADDRESS (COMPLETE IF CURRENT ADDRESS IS LESS THAN 3 YEARS)			NUMBER OF YEARS
CELL/HOME TELEPHONE ()		EMAIL ADDRESS	
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP
NAME, ADDRESS AND TELEPHONE OF PERSONAL REFERENCES			
1.			
2.			
3.			

CO-APPLICANT

FIRST NAME	INITIAL	LAST NAME	SR.,JR.,I,II
SOCIAL SECURITY NUMBER		BIRTHDATE	
CURRENT STREET ADDRESS		APT. NUMBER	SINCE (Mo.Yr.)
CITY		COUNTY	
STATE	ZIP	DRIVER'S LICENSE NUMBER/STATE	
FORMER ADDRESS (COMPLETE IF CURRENT ADDRESS IS LESS THAN 3 YEARS)			NUMBER OF YEARS
CELL/HOME TELEPHONE ()		EMAIL ADDRESS	
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP
NAME, ADDRESS AND TELEPHONE OF PERSONAL REFERENCES			
1.			
2.			
3.			

EMPLOYMENT AND INCOME If self-employed, check here and attach 2 years federal income tax returns (include all schedules).

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)	HIRE DATE	
ADDRESS		
WORK TELEPHONE ()	POSITION	MO. GROSS INCOME \$ _____
FORMER EMPLOYER (If current is less than 3 years)	POSITION	YEARS THERE

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)	HIRE DATE	
ADDRESS		
WORK TELEPHONE ()	POSITION	MO. GROSS INCOME \$ _____
FORMER EMPLOYER (If current is less than 3 years)	POSITION	YEARS THERE

OTHER INCOME You need not list income from alimony, child support or separate maintenance payments unless You want it considered in evaluating this credit application.

SOURCE OF OTHER INCOME	MONTHLY AMOUNT \$ _____
NAME AND ADDRESS OF PAYER	NO. OF YEARS RECEIVED

SOURCE OF OTHER INCOME	MONTHLY AMOUNT \$ _____
NAME AND ADDRESS OF PAYER	NO. OF YEARS RECEIVED

OPTIONAL CREDIT INSURANCE (For Home Equity Lines of Credit Only)

Credit Life Insurance is not required to obtain credit under this plan and will be included only if requested immediately below by the APPLICANT. An appropriate application/disclosure will be furnished at the time Your credit is approved.

You are interested in Credit Life Insurance - single coverage joint coverage

You are not interested in Credit Insurance

SIGNATURE OF APPLICANT X _____ DATE _____

CREDIT INFORMATION Please list all open Accounts with or without a balance. Attach separate sheet if necessary.

A = Applicant

C = Co-Applicant

D = Debts to be paid off if credit is granted.

PLEASE CHECK			OBLIGATIONS	LENDERS (OR OTHER) NAME, ADDRESS LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	ORIGINAL AMOUNT	BALANCE	MONTHLY PAYMENT
A	C	D						
			MORTGAGE OR RENT					

Please answer the following questions. If a yes answer is given, explain on attached sheet.		A		C		TOTALS		\$	\$	\$	
Please Check: A = Applicant C = Co-Applicant		Yes	No	Yes	No	Please Check: A = Applicant C = Co-Applicant		Yes	No	Yes	No
1. Have You filed a petition for bankruptcy in the last 10 years?						6. Have You any obligations not listed?					
2. Have You ever had any auto, furniture, or property repossessed in the last 7 years?						7. Do You have any past due bills?					
3. Are You a co-maker or co-signer on any loan? For whom _____ Where _____						8. Is any income You have listed likely to reduce in the next 2 years?					
4. Have You ever had credit in any other name? What name _____						9. Is the property securing this loan You are applying for currently for sale?					
5. Have You any suits pending, judgments filed, alimony, or support awards against You in the last 7 years?						10. Indicate immigration status:					
		Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____		Co-Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____							

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Notice: Complete only if this is a Home Improvement Loan or if You are applying to purchase or refinance a dwelling.
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.

Applicant: <input type="checkbox"/> You do not wish to furnish this information 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"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Co-Applicant: <input type="checkbox"/> You do not wish to furnish this information 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"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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SIGNATURES

AGREEMENT: You have applied for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represent 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. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by Us, even if the loan is not granted. You intend or do not intend to occupy the property as Your primary residence. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. You fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

You hereby acknowledge Your intent to apply for joint credit _____
 _____ Applicant's Initials _____ Co-Applicant's Initials
 X _____ Date _____ X _____ Date _____
 Applicant's Signature _____ Co-Applicant's Signature _____

LOAN ORIGINATOR & NMLSR ID NUMBER INFORMATION

<i>Individual Loan Originator's Name</i>	<i>Nationwide Mortgage Licensing System And Registry (NMLSR) Identification (ID) Number</i>
<i>Loan Originator Organization's Name</i>	<i>Nationwide Mortgage Licensing System And Registry (NMLSR) Identification (ID) Number</i>

CREDIT UNION USE ONLY

Approved By - _____
 Committee - _____
 Approved (Date) _____
 Refused Reason: _____