

HPD's Home Improvement Program

nyc.gov/hpd

Loan Application

HIP

*The Affordable 2.5% and 5% Loan
for One- to Four-Family Homes*

Masonry Repairs	Defective Roofing
Plumbing Repairs	New Windows
Electric Wiring	Vinyl Siding
Boiler/Furnace Replacements	Replacing Kitchen Cabinets

A message from HPD Commissioner Mathew M. Wambua

HPD's loan programs are designed to encourage owners to invest in their properties. Programs include loans for owners, free courses, and other owner services such as counseling on mortgages, government requirements, and tenant relations.

Michael R. Bloomberg
Mayor

Robert K. Steel
Deputy Mayor for Economic Development

Mathew M. Wambua
Commissioner

nyc.gov/hpd

DIAL 311	Housing Information & Other Government Services
---------------------	--



HPD'S HOME IMPROVEMENT PROGRAM (HIP)

The Home Improvement Program (HIP) provides low-interest loans to assist owner-occupants of 1-4 family homes in the five Boroughs of New York City to make needed home repairs. The loans can be obtained from participating banks and credit unions which receive subsidies through the New York City Department of Housing Preservation and Development.

WHO IS ELIGIBLE?

To qualify for a HIP loan, an applicant must be:

- A homeowner of a 1-4 unit home in one of the five boroughs of New York City
- Owner-occupant of the home

Applicants must meet bank or credit union underwriting standards and the following income eligibility guidelines:

MAXIMUM ELIGIBLE INCOME*

Household Size 2.5% Loan 5% Loan

Household Size	2.5% Loan	5% Loan
1	\$44,350.	\$77,600
2	\$50,700	\$88,725
3	\$57,000	\$99,800
4	\$63,350	\$110,850
5	\$68,450	\$119,800
6	\$73,500	\$128,625
7	\$78,600	\$137,550
8	\$83,650	\$146,400

* Effective July 2010; Adjusted Gross as reported on 2010 IRS1040

**Effective interest rate when the bank loan and City's loan are combined (Actual interest rate paid by borrower).

WHAT TYPE OF HOME IMPROVEMENTS QUALIFY?

HIP loans must be used to correct substandard conditions such as masonry repairs, roofing, plumbing repairs, boiler/furnace replacements, and electrical rewiring. However, depending on the size of the loan, you may also be able to make other improvements, such as painting, replacing kitchen cabinets, and installing storm windows.

HOW MUCH CAN I BORROW?

You can borrow up to **\$30,000**, payable over a maximum term of 10 years.

HOW DO I APPLY?

Before submitting your application, you should do the following:

- Select your own contractor.
- Decide which of the designated improvements you need to make.
- Submit a completed application to the bank .

CAN I PERFORM THE WORK MYSELF?

Yes, as long as you first submit a cost estimate prepared by a licensed contractor, perform all construction work in accordance with NYC laws/codes and have the proper license(s). HIP will reimburse all costs for materials and supplies. Please note that **HIP will not reimburse you for your labor.**

HOW DO I SELECT A CONTRACTOR?

The NYC Department of Consumer Affairs distributes a booklet entitled "**Guide to Home Improvements**," which provides information on how to select a contractor. To request a free copy, you should write to: NYC Dept. of Consumer Affairs, 42 Broadway, New York, NY 10004. Your contractor(s) must be licensed and insured. **HPD will not approve cost estimates submitted by unlicensed contractors.** To find out if a contractor is licensed, visit the NYC Dept. of Consumer Affairs on line at nyc.gov/consumers.

WHAT DOES HPD PROVIDE?

In order to keep your monthly payments low, HPD provides part of the money needed to fix your house. You borrow this money at a 0% interest rate and may never have to repay it, if you comply with all program requirements.

WHAT RESTRICTIONS APPLY TO HIP?

You must return 100% of the HPD HIP loan* to HPD, if within three (3) years of receiving a HIP loan you:

1. Sell your home.
2. Refinance for an amount in excess of your existing mortgages plus closing costs.
3. Pre-pay the loan.
4. Fail to complete repairs as verified by HPD inspection and/or provide checks or money orders documenting the cost of the construction work completed.**

* Portion of loan subsidized by HPD; 10% of subsidy subject to recapture after 36th month.

Amount subject to recapture further reduces at rate of 8.33% per year.

** 100% of HPD Loan subject to recapture over 10 years, if loan applicant violates these program guidelines

HOW DO I RECEIVE MORE INFORMATION?

- You can download a complete HIP application by visiting HPD's Web site (nyc.gov/hpd), or you can contact HPD at (212) 863-6300.

Or complete the HIP application, attach the required documentation, and mail it directly to the bank.

PLEASE SELECT ONE (1) LENDER BELOW AND MAIL YOUR APPLICATION PACKAGE TO THE FOLLOWING ADDRESSES:

ASTORIA FEDERAL SAVINGS BANK

Mail completed application to:

Astoria Federal Savings*

211 Station Road

Consumer Lending, Mineola, NY 11501-0510

***Local Astoria Federal Savings Bank Branches will not accept HIP applications.**

IF YOU ARE A MEMBER* OF ANY OF THE FEDERAL CREDIT UNIONS LISTED BELOW, YOU CAN MAIL YOUR APPLICATION TO:

BROOKLYN COOPERATIVE FEDERAL CREDIT UNION

1474 Myrtle Avenue (Between Menahan & Grove Sts.)

Brooklyn, NY 11237

(718) 418-8252/53

NEIGHBORHOOD TRUST FEDERAL CREDIT UNION

4211 Broadway (Between 2nd & 3rd Avs.)

New York, NY 10033

(212) 740-0900

UNION SETTLEMENT FEDERAL CREDIT UNION

237 East 104th Street

New York, NY 10029

(212) 828-6063

*Please contact Credit Unions for information on membership eligibility/credit services

The Department of Housing Preservation and Development's mission is to promote quality housing and viable neighborhoods for New Yorkers. The department is the nation's largest municipal housing development agency and is implementing Mayor Bloomberg's New Housing Marketplace Plan to build and preserve 165,000 units of affordable housing over ten years. The New Housing Marketplace Plan is the largest municipal affordable housing effort in the nation's history. HPD also encourages the preservation of affordable housing through education, outreach, loan programs and enforcement of housing quality standards.

A COMPLETE HIP APPLICATION CONSISTS OF THE FOLLOWING DOCUMENTS:

- 1 Bank Application (2 Pages)
- 2 Original Contractor's Cost Estimate(s)
- 3 Original Page from Utility Bill mailed to your home (to verify owner-occupancy)
- 4 Copy of Property Deed
- 5 Copy of latest IRS 1040 Tax Returns
- 6 Copy of W-2
- 7 Copy of 2 Pay Stubs
- 8 Certificate of Housing Deficiencies
(This document is enclosed)
Check off needed repairs and sign
- 9 Financial & Credit Information Release Form
(This document is enclosed)
Fill in and sign

HIP Loan Interest Rates

2.5% or 5% depending on household income

HIP Loan Explained

When a borrower receives a HIP loan, the bank first calculates the monthly payment based on a loan-amortization formula (loan principal + loan interest). A **\$30,000** HIP loan with a monthly interest rate of **2.5 %** will require a monthly payment of **\$283.00*** over a period of **10 years**.

Because the bank is a private lender, and as such cannot lend funds below its commercial lending rate, the monthly payment of \$283 is treated as a payment at the bank's commercial rate, say **12%****.

At 12%, \$283 will only amortize (pay off) \$19,712 of the \$30,000 loan. HPD then provides the additional \$10,288 to enable the borrower to receive the full \$30,000.

$$\mathbf{\$19,712.00 + \$10,288.00 = \$30,000}$$

(12%) (0%)

The borrower receives **one** loan from **two** sources: a bank loan at the bank's interest rate and a City subsidy at **0%** interest rate. While the borrower is actually making payments to the bank at the **commercial** rate, say 12%, the monthly payment represents a monthly payment at 2.5% on the full \$30,000 loan

The monthly payment on a **\$19,712** loan at **12%**, **\$283**, is the **SAME** amount required to pay off a **\$30,000** loan at **2.5%**.

$$\mathbf{\$19,712 @ 12\% = \$283 \text{ (Monthly Payment)}}$$

$$\mathbf{\$30,000 @ 2.5\% = \$283 \text{ (Monthly Payment)}}$$

$$\mathbf{\$22,178 @ 5\% = \$318 \text{ (Monthly Payment)}}$$

$$\mathbf{\$30,000 @ 12\% = \$318 \text{ (Monthly Payment)}}$$

Note: By providing a public subsidy, HPD is able to reduce the interest rate of the **total** loan from market rate to the **HIP effective** rate of either 2.5% or 5%, depending on the applicant's income.

*\$282.81

** 12% used in example. Current rates vary between 11% and 14%

NYC DEPARTMENT OF HOUSING PRESERVATION AND DEVELOPMENT

HOME IMPROVEMENT PROGRAM

CERTIFICATE OF HOUSING DEFICIENCIES

(Please read this form carefully)

Dear Homeowner:

Please be informed that you must use the proceeds from your Home Improvement Program ("HIP") loan to correct housing deficiencies listed in Category A. If you receive a HIP loan which exceeds the cost of correcting the deficiencies you have checked in **Category A**, you may include items from **Category B** in your scope of work.

If none of the housing deficiencies listed in Category A exist in your home, you are NOT eligible to apply for a HIP loan.

Please check that the items you will be correcting using the proceeds of the HIP loan. Your contractor's scope of work/cost estimate must reflect the items you check, as well as any additional eligible improvements (see Category B) you intend to make on your home. When applying for a HIP loan, you must include this **SIGNED** and **DATED Certificate of Housing Deficiencies** and your contractor's scope of work.

CATEGORY A - SEVERE HOUSING DEFICIENCIES *(Please check the items below which are in need of repair in your home)*

Electrical

- Broken or frayed electrical wires
- Un-insulated wiring

- Loose/improper wire connections
- Exposed fuse box connections
- Overloaded circuits
- Insufficient room outlets (less than 2)

Exterior

- Seriously deteriorating foundation
- Broken, rotted stairs, porches, balconies
- Deteriorating stoop (loose or missing bricks)
- Defective chimneys (leaning, deterioration of parts)
- Serious chipping, loose paint

- Rotting corroded gutters, leaders, soffits
- Buckling, sagging or leaking roof

Exterior (cont'd)

- Exterior surfaces characterized by severe buckling, sagging, leaking or holes

Plumbing

- Major Leaks
- Serious Pipe Corrosion
- Improperly connected/inoperative drains
- Inoperative bathroom toilet(s)
- Broken sewer/rain/sewer back-up
- Missing or non-working sink(s) (Kitchen/Bathroom)

Ceilings/Walls/Floors

- Severe buckling
- Large holes or cracks; falling material
- Major floor movement
- Air infiltration
- Chipping, peeling or cracking paint
- Water stains caused by leaks
- Asbestos

Lead Paint

Heating

- Inoperative heating system
- Inoperable/defective hot- water heater
- Inoperative/defective heat source (radiator, hot- air register, baseboard heaters)

Doors/Windows

- Severe deterioration of window frame
- Missing or broken, dangerously loose window panes
- Windows/doors that do not close
- Windows/doors lacking reasonably tight seal/inadequate window(s) door lock
- Inadequate ventilation (bathroom)

(CERTIFICATE OF HOUSING DEFICIENCIES CONT'D)

CATEGORY B - OTHER ELIGIBLE ITEMS

The following items may be financed with the proceeds of your HIP loan provided that (1) the deficiencies checked off under **Category A** above will be corrected and (2) part of the proceeds of your HIP loan remain unspent.

- Items listed in Category A which require upgrading but are not severely deteriorated.
- Building-wide systems, fifteen years old or older, in need of repair.
- Repairs or improvements which correct violations of the New York City Housing Maintenance and New York City Building Code (e.g., sidewalk repair or installation of smoke detectors where none previously existed.)
- Repairs or improvements which contribute to energy conservation (e.g., insulation, storm windows and doors, weather-stripping and caulking).
- Repairs or improvements necessitated by other eligible work undertaken (e.g., installation of ceramic tiles around a new bathtub or kitchen cabinets where walls have been repaired or storage was inadequate).

CATEGORY C - INELIGIBLE ITEMS

Only the items listed in Categories A and B can be paid for with the proceeds of the HIP loan. The items which **MAY NOT** be repaired, replaced, installed, constructed, or improved using the HIP loan include, but are not limited to: patios, garages, home additions, additional apartments, electronic security systems, refrigerators, stoves, washing machines and/or dryers, dishwashers, jacuzzis, carpeting and landscaping.

I (We) hereby certify that if I (we) receive a Home Improvement Program (HIP) loan, the proceeds will, in the first instance, be devoted to the repair or replacement of the housing deficiencies I (we) have indicated on the checklist in Category A above.

I (We) further promise to permit the Department of Housing Preservation and Development ("HPD") and its authorized agents and designees (including but not limited to HPD personnel) to enter upon the premises at any reasonable time for the purpose of verifying any and all of the representations, warranties, and promises made in this Certification. I (We) promise to retain for a period of **Six (6) years** after the date of the signing of the Subsidy Agreement all cancelled checks and/or money orders used in connection with the work and produce them at the request of HPD for the purpose of verifying the cost thereof.

_____	_____	_____	MULTIPLE DWELLING*
Address of Property	Borough	# of Bedrooms	<input type="checkbox"/> Yes <input type="checkbox"/> No
			Handicap Accessible

_____	_____
Applicant's Name <i>(Please Print)</i>	Co-Applicant's Name <i>(Please Print)</i>

_____	_____
Applicant's Signature	Co-Applicant's Signature

Date

*If property is a multiple dwelling

Financial and Credit Information Release Form

Loan Application No. (if known) _____

Astoria Federal Savings Bank

Address of Property

In view of the Loan Amount that may be provided by the Department of Housing Preservation and Development of the City of New York ("HPD") for the above-referenced loan, I hereby authorize the release to HPD, or its designated agent(s), such financial and credit information, as may be requested by HPD, or its designated agent(s), which has been obtained by the Lender in order to evaluate my application for a loan.

Name(s) of Owner(s) *(Please Print)*

Signature



HOME IMPROVEMENT PROGRAM (HIP)

Consumer Loan Application

Loan Type and Loan Request

Loan Amount Requested: \$ _____ Term Requested: _____ years

Loan Type (Check one):

Personal Purpose of Loan _____

Auto - New Auto - Used

Home Improvement

Overdraft Protection _____ New _____ Line Increase Checking Acct. # _____

If Line Increase, please specify account #: _____ From \$ _____ to \$ _____

(If your checking account is a joint account, both account holders are required to apply. Not available with Easy Checking.)

Yes, I would like to apply for credit life/disability insurance on my loan (maximum insurable loan is \$30,000).

Yes, I would like to take advantage of Astoria Federal's Automatic Payment Deduction option. Please have my monthly payments deducted from my Astoria Federal Checking or Savings Account.

Account # _____ (Not available for Overdraft Credit Line)

Borrower

Co-Borrower

Last Name First M Social Security Number

Last Name First M Social Security Number

Date of Birth / / Home Phone

Date of Birth / / Home Phone

Dependents (if any) _____ Citizenship: USA Other _____

Dependents (if any) _____ Citizenship: USA Other _____

Present Address: No. Years & Mos. _____ Own Rent \$ _____ Mo. Live With Parents

Present Address: No. Years & Mos. _____ Own Rent \$ _____ Mo. Live With Parents

Street _____

Street _____

City/State/Zip _____

City/State/Zip _____

Provide former address if less than 3 years at present address: _____

Provide former address if less than 3 years at present address: _____

Mailing Address _____

Mailing Address _____

Name of nearest relative not living with you: _____

Name of nearest relative not living with you: _____

Address _____

Address _____

Phone Relationship

Name and Address of Employer Self-Employed Years & Months employed:

Phone Relationship

Name and Address of Employer Self-Employed Years & Months employed:

Annual Salary Business Phone

Annual Salary Business Phone

Position/Title Type of Business

Position/Title Type of Business

Name and Address of Previous Employer (If less than 2 years at present job)

Years & Months employed: Self-Employed

Name and Address of Previous Employer (If less than 2 years at present job)

Years & Months employed: Self-Employed

Other Annual Income _____ (Income from alimony, child support or maintenance payments need not be revealed if you choose not to rely on such income.)

Other Annual Income _____ (Income from alimony, child support or maintenance payments need not be revealed if you choose not to rely on such income.)

Source of Other Income _____

Source of Other Income _____

Please provide your financial information (if more space is needed attach an additional sheet)

Please provide your financial information (if more space is needed attach an additional sheet)

Checking Account No. _____ Bank _____

Checking Account No. _____ Bank _____

Savings Account No. _____ Bank _____

Savings Account No. _____ Bank _____

Did you ever file for bankruptcy? Yes No If "Yes" where? _____ Year? _____

Did you ever file for bankruptcy? Yes No If "Yes" where? _____ Year? _____

Mortgage Holder's/Landlord's Name Account Number Unpaid Balance \$

Mortgage Holder's/Landlord's Name Account Number Unpaid Balance \$

Address _____

Address _____

City State Zip Monthly Payment \$

City State Zip Monthly Payment \$

**Debts Monthly Payment \$ Present Balance \$

**Debts Monthly Payment \$ Present Balance \$

**Debts Monthly Payment \$ Present Balance \$

**Debts Monthly Payment \$ Present Balance \$

**Debts Monthly Payment \$ Present Balance \$

**Debts Monthly Payment \$ Present Balance \$

** Please list all debts including those on which you are co-maker, guarantor, or endorser.

** Please list all debts including those on which you are co-maker, guarantor, or endorser.



Loan Application

NYC HOUSING PRES. & DEV.
 100 Gold St. **HIP**
 New York, NY 10028

LOAN AMOUNT _____ PURPOSE **HOME IMPROVEMENT PROGRAM (HIP)**

1. Personal Information

Name _____ Member # _____
 Home telephone _____ Cellular telephone _____
 Social security # _____ Date of birth _____
 Current address _____
 Name of a relative not living with you _____ Telephone _____
 Address _____
 How many dependents do you have? _____
 Have you had any judgement, garnishment, or legal proceedings filed against you? _____
 Have you ever been through bankruptcy? _____ Are you a co-maker or co-signer in other loans? _____

2. Personal References

Name _____ Telephone _____
 Name _____ Telephone _____
 Do you know a current credit union member who can provide a reference? _____

3. Employment and Income Information

Employer _____
 Address _____
 How long have you worked there? _____ Telephone _____
 Please estimate your monthly salary \$ _____
 Public assistance \$ _____
 Other source of income (_____) \$ _____
Total monthly income \$ _____

4. Expenses and Debt

Rent or mortgage \$ _____
 Alimony / child support \$ _____
 Credit cards and other loans (_____) \$ _____
Total monthly expenses and debt \$ _____

5. Applicant's Signature

All statements made above are true and complete and submitted for the purpose of obtaining credit. In considering this application Brooklyn Cooperative FCU may contact my personal references, employer and evaluate reports from outside credit reporting agencies. I may request to know whether the credit union obtained such reports, and if so, from whom.

Signature _____ Date _____

Record of action (for internal use)

Date of Action _____ Approved Not Approved Counteroffer

Amount Approved \$ _____ Security _____ Type _____

Notes _____

Signatures of Loan Officers _____

LOAN APPLICATION

Loan Amount \$ _____ Purpose? **HOME IMPROVEMENT PROGRAM (HIP)** Date _____

1. PERSONAL INFORMATION

Name: _____ Member #: _____ Social Security #: _____

Date of Birth: _____ Driver's License #: _____ State: _____ Expiration: _____

Address: _____

Years at Address: _____ Telephone: _____ Cellular: _____

(If less than 2 years at the above address, please give us your previous address)

Address: _____ Years: _____

Are you a guarantor or co-signer for any loan? ___ Yes ___ No

Have you ever declared bankruptcy? ___ Yes ___ No Do you know of any problems with your credit? ___ Yes ___ No

Do you know of any judgments or lawsuits pending against you? ___ Yes ___ No

2. INFORMATION ABOUT YOUR INCOME

Name of Employer: _____

Address: _____

When did you start? _____ Telephone _____

Name of Employer: _____

Position: _____

Address: _____

When did you start? _____ Telephone _____

Monthly Income	
Employment	\$ _____
Public Assistance	\$ _____
Other	\$ _____
Total:	\$ _____

3. EXPENSES AND DEBTS

Para poder hacer una decision sobre su solicitud de préstamo necesitamos información sobre los gastos que Usted tiene cada mes. Por favor, llene esta sección con cuidado.

Monthly Payments	
mortgage:	\$ _____
Credit card:	\$ _____
Loan:	\$ _____
Loan:	\$ _____
Other (_____)	\$ _____
Total:	\$ _____

4. APPLICANT'S SIGNATURE

Firmando esta aplicación, yo certifico que toda la información está correcta y ha sido proporcionada para el fin de recibir crédito. Con mi firma autorizo a Neighborhood Trust Federal Credit Union a obtener los documentos necesarios para completar la aplicación del préstamo. Autorizo a Neighborhood Trust a obtener reportes de crédito tanto psersonales como los del negocio. Entiendo que Neighborhood Trust Federal Credit Union contactará mis referencias, proveedores, bancos y otras agencias de crédito para el fin de hacer una decision referente a esta aplicación de crédito.

Firma _____ Fecha _____

For internal use: Date of Action: _____ Approved _____ Not Approved _____ Counter Offer _____

Amount Approved \$ _____ Security _____ Interest Rate _____

Notes _____ Signatures of Loan Officers 1) _____ Date _____
2) _____ Date _____

UNION SETTLEMENT FEDERAL CREDIT UNION

237 E. 104th St.
 New York, NY 10029-5404
 Phone: (212) 828-6061 or (212) 828-6062

LOANLINER.

Application

- HOW TO APPLY**
- Please complete front and back of application
 - Sign on back page
 - Return completed application to credit union
 - An incomplete or unsigned application may delay processing

HOME IMPROVEMENT PROGRAM (HIP)

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

Check below to indicate the type of account(s) and type of credit for which you are applying. Married Applicants may apply for a separate account.

LOANLINER* Account/Loan: Individual Joint Amount Requested \$ _____ Purpose/Collateral: _____
 (Including ATM/Debit Card Access to the Account if Available)

Repayment: Payroll Deduction Cash Military Allotment Automatic Payment

Payment Protection Single Credit Disability Insurance

Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

Applicant

NAME (Last - First - Initial) _____ MOTHER'S MAIDEN NAME _____

ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____

DRIVER'S LICENSE NUMBER / STATE _____ LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self) _____

BIRTH DATE _____ HOME PHONE _____ BUSINESS PHONE/ EXT. _____

E-MAIL ADDRESS _____

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)

Employment/Income

NAME AND ADDRESS OF EMPLOYER _____

TITLE/GRADE _____ START DATE _____ HOURS AT WORK _____

SUPERVISOR'S NAME _____ IF SELF EMPLOYED, TYPE OF BUSINESS _____

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 _____ \$ _____ PER _____
 NET GROSS SOURCE _____

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO
 WHERE _____ ENDING/SEPARATION DATE _____

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS _____ STARTING DATE _____
 _____ ENDING DATE _____

Other: Co-Applicant Spouse Guarantor

NAME (Last - First - Initial) _____ MOTHER'S MAIDEN NAME _____

ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____

DRIVER'S LICENSE NUMBER / STATE _____ LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self) _____

BIRTH DATE _____ HOME PHONE _____ BUSINESS PHONE/ EXT. _____

E-MAIL ADDRESS _____

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)

Employment/Income

NAME AND ADDRESS OF EMPLOYER _____

TITLE/GRADE _____ START DATE _____ HOURS AT WORK _____

SUPERVISOR'S NAME _____ IF SELF EMPLOYED, TYPE OF BUSINESS _____

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 _____ \$ _____ PER _____
 NET GROSS SOURCE _____

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO
 WHERE _____ ENDING/SEPARATION DATE _____

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS _____ STARTING DATE _____
 _____ ENDING DATE _____

Applicant Reference		RELATIONSHIP	Other Reference		RELATIONSHIP
NAME AND ADDRESS			NAME AND ADDRESS		
OF NEAREST			OF NEAREST		
RELATIVE NOT		HOME PHONE	RELATIVE NOT		HOME PHONE
LIVING WITH YOU			LIVING WITH YOU		

What You Owe	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					Applicant	Other
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE (Include Tax and Ins.)			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
OTHER			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			TOTALS	\$	\$	

What You Own	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGGED AS COLLATERAL FOR ANOTHER LOAN			OWNED BY	
			YES	NO	NO	Applicant	Other
HOME		\$					
AUTO		\$	YES		NO		
SAVINGS		\$	YES		NO		
CHECKING		\$	YES		NO		
OTHER (Describe)		\$	YES		NO		

Other Information About You	IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT		OTHER	
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?		YES	NO	YES	NO
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?					
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?					
4. 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):				

State Law Notices **OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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.

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.

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

X _____
SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

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 what you owe. If there are any important changes you will notify us in writing immediately. 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. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. 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. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

X _____ APPLICANT'S SIGNATURE	(SEAL)	DATE	X _____ OTHER SIGNATURE	(SEAL)	DATE
----------------------------------	--------	------	----------------------------	--------	------

For Credit Union Use Only

DATE	APPROVED	APPROVED SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE	AFTER
	DENIED (Adverse Action Notice Sent)	LIMITS: \$	\$	\$	\$		
LOAN OFFICER COMMENTS:							
SIGNATURES:							
X _____			X _____				
		DATE				DATE	