

# HEARTLAND CREDIT UNION REAL ESTATE LOAN APPLICATION

Member # \_\_\_\_\_

If you are applying for joint credit, secured credit or if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA) please complete the following: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)				Please check if you are applying for: <input type="checkbox"/> Joint Credit <input type="checkbox"/> Individual Credit <input type="checkbox"/> Home Equity <input type="checkbox"/> Home Equity LOC <input type="checkbox"/> Home Improvement			
Amount applied for \$		Type of Insurance Desired (if applicable) <input type="checkbox"/> Single Life <input type="checkbox"/> Joint Life <input type="checkbox"/> Disability <input type="checkbox"/> None		Length of Repayment — Months <input type="checkbox"/> 60 <input type="checkbox"/> 96 <input type="checkbox"/> 120 <input type="checkbox"/> 180 <input type="checkbox"/> Other _____			
Purpose of Loan (MUST complete)				Payment Amount \$		Payroll Deduction <input type="checkbox"/>	Monthly <input type="checkbox"/>
Name		Age of Dependents		Co-Applicant Name		Age of Dependents	
Present Address (Street)		No. Years		Present Address (Street)		No. Years	
City		State		Zip		City	
State		Zip		Social Security #		Phone #	Birthdate
Employer's Name/Div.		Supervisor's Name		Employer's Name/Div.		Supervisor's Name	
Emp. Phone #		Position	Years Employed	Emp. Phone #		Position	Years Employed
Monthly Gross \$		Other Income \$		Monthly Gross \$		Other Income \$	
Previous Employment (Complete if current is less than 3 years) From _____ To _____				Previous Employment (Complete if current is less than 3 years) From _____ To _____			
Assets (i.e., autos, property)				Assets (i.e., autos, property)			
Reference (Complete name and address)				Reference (Complete name and address)			

## CREDIT INFORMATION, OUTSTANDING DEBTS

List all debts, i.e., car loans, bank loans, finance companies, credit unions, department stores, credit card accounts. Attach additional sheet if necessary.

Name	Monthly Payment	Balance Owed	Name	Monthly Payment	Balance Owed
1. MORTGAGE			1. MORTGAGE		
2. AUTO			2. AUTO		
3.			3.		
4.			4.		

## FINANCIAL INFORMATION

These questions apply to both Applicant and Co-Applicant. If a "yes" answer is given to a question, explain on an attached sheet.

	Applicant		Co-Applicant	
	YES	NO	YES	NO
1. Have you any outstanding judgments?				
2. Have you ever filed for bankruptcy or had a debt adjustment plan confirmed under Chapter 13?				
3. Have you had property foreclosed upon or repossessed in the last 7 years?				
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 others obligated on loan):				

## PROPERTY INFORMATION

Is this a new residential structure? <input type="checkbox"/> Yes <input type="checkbox"/> No		Check One: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Rental Property		Type of Financing: <input type="checkbox"/> Contract for Deed <input type="checkbox"/> Mortgage	
Address (Number, Street, City, State and Zip Code)			Type — Home, Apt., Store, Farm, etc. (If Apt., Number of Units):		
Property Is Owned By			Payments Made To		
Date of Purchase		Estimated Market Value \$	Balance Outstanding \$		Monthly Payment \$

## OTHER LOANS TO BE PAID OFF

Name and Address of Financial Institution		Account Number	Amount \$
Name and Address of Financial Institution		Account Number	Amount \$

You agree that everything stated in this application, whether oral, written, or through a FAX machine, is true and correct to the best of your knowledge. The credit union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about your credit history. 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 credit application is approved.

APPLICANT SIGNATURE		Date		CO-APPLICANT/CO-SIGNER SIGNATURE		Date	
X				X			

## FOR CREDIT UNION USE ONLY

<input type="checkbox"/> LOAN Approved \$ _____		<input type="checkbox"/> Rejected _____		D.R. _____		Loan Officer _____	
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