

Headquarters

Physical Address:
9040 Benson Ave
Montclair, CA 91763-1664

Mailing Address:
PO Box 60651
Montclair, CA 91763-1126

Phone: (909) 946-4096
Toll-free: (800) 245-0433
Fax: (909) 981-7055

United Methodist
FEDERAL CREDIT UNION

Dear Member:

Thank you for your interest in United Methodist Federal Credit Union's real estate products. Please complete and return the attached application along with the following items:

1. Copies of your recent pay-stub(s) or other proof of monthly income.
2. Proof of current homeowner's insurance coverage.
3. Copy of first mortgage statement showing current balance.
4. Copy of any other mortgage related loan statement against property showing current balance.

Also, please review and sign the attached "Authorization to Release Information" and the "Fair Lending Notice" documents. Missing items may delay the processing of your application request. If you have any questions, please contact our loan department at 800-245-0433. We are available Monday through Friday 9am-5pm.

Sincerely,

Hellen Russell
United Methodist Federal Credit Union Lending Manager
hellen@umfcu.org
800-245-0433 ext 207
NMLS #938273

Desert Southwest New England Missouri
(602) 277-5325 (207) 591-6449 (816) 833-8778

www.umfcu.org | memberservices@umfcu.org

1 NOTE AND COMPLETE

Married Applicants may apply for a separate account. X

NOTICE TO OHIO APPLICANTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers...

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...

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? 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 form fields: 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, PREVIOUS 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)

CO-APPLICANT SPOUSE form fields: 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, PREVIOUS 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

EMPLOYMENT INFORMATION form fields: 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 WHERE YES NO ENDING/SEPARATION DATE

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4 INCOME INFORMATION

INCOME INFORMATION form fields: NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered. EMPLOYMENT INCOME \$ NET PER GROSS OTHER INCOME \$ SOURCE PER

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5 REFERENCES

Please include Street, City, State and Zip.

REFERENCES form fields: NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP HOME PHONE, NAME AND ADDRESS OF PERSONAL FRIEND -NOT A RELATIVE HOME PHONE

REFERENCES form fields: 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	PLEGED AS COLLATERAL FOR ANOTHER LOAN
OTHER			
HOME*		\$	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

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	OTHER	CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	IF PAST DUE ✓
<input type="checkbox"/>	<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE (Incl. Tax & Ins.)			\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED				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: _____

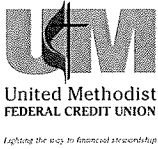
SIGNATURES: _____ DATE _____ DATE _____

LOAN OFFICER X _____ X _____

CREDIT COMMITTEE X _____ X _____

ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON _____ (DATE) BY _____ (INITIALS)

United Methodist FCU # 905253
 LOAN ORIGINATOR ORGANIZATION NMLSR ID NUMBER
 Heilen Russell # 938273
 LOAN ORIGINATOR NMLSR ID NUMBER



**UNITED METHODIST
FEDERAL CREDIT UNION**
P.O. Box 60651
Montclair, CA 91763-1126
1-800-245-0433 • Fax: (909) 981-7055

LOANLINER

REAL ESTATE LENDING



POWERED BY
CUNA MUTUAL
GROUP

HOME EQUITY EARLY DISCLOSURE

IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT PLAN

This disclosure contains important information about our Home Equity Line of Credit Plan. You should read it carefully and keep a copy for your records.

AVAILABILITY OF TERMS: All of the terms described below are subject to change. If these terms change (other than the annual percentage rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you pay to us or anyone else in connection with your application.

SECURITY INTEREST: We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

POSSIBLE ACTIONS: We can terminate your line, require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if (1) you engage in fraud or material misrepresentation in connection with the plan; (2) you do not meet the repayment terms of this plan, or (3) your action or inaction adversely affects the collateral or our rights in the collateral.

We can refuse to make additional extensions of credit or reduce your credit limit if (1) any reasons mentioned above exist; (2) the value of the dwelling securing the line declines significantly below its appraised value for purposes of the line; (3) we reasonably believe that you will not be able to meet the repayment requirements due to a material change in your financial circumstances; (4) you are in default of a material obligation of the agreement; (5) government action prevents us from imposing the annual percentage rate provided for in the agreement; (6) the priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit line; (7) a regulatory agency has notified us that continued advances would constitute an unsafe and unsound business practice, or (8) the maximum annual percentage rate is reached.

MINIMUM PAYMENT REQUIREMENTS: You can obtain credit advances for 5 years. This period is called the "draw period." At our option, we may renew or extend the draw period. After the draw period ends the repayment period will begin. The length of the repayment period will depend on the balance at the time of the last advance you obtain before the draw period ends. You will be required to make monthly payments during both the draw and repayment periods. At the time you obtain a credit advance a payoff period of 180 monthly payments will be used to calculate your payment.

The payoff period will always be the shorter of the payoff period for your outstanding balance or the time remaining to the maturity date. Your payment will be set to repay the balance after the advance, at the current annual percentage rate, within the payoff period. Your payment will be rounded up to the nearest dollar. Your payment will remain the same unless you obtain another credit advance. Your payment may also change

if the annual percentage rate increases or decreases. Each time the annual percentage rate changes, we will adjust your payment to repay the balance within the original payoff period. Your payment will include any amounts past due and any amount by which you have exceeded your credit limit, and all other charges.

MINIMUM PAYMENT EXAMPLE: If you made only the minimum monthly payment and took no other credit advances it would take 14 years 10 months to pay off a credit advance of \$10,000 at an **ANNUAL PERCENTAGE RATE** of 3.25%. During that period, you would make 177 payments of \$71.00 and one (1) final payment of \$45.63.

FEES AND CHARGES: In order to open, use and maintain a line of credit plan, you must pay the following fees to us:

Application Fee: \$100.00 (Due at application)

PROPERTY INSURANCE: You must carry insurance on the property that secures this plan. If the property is located in a Special Flood Hazard Area we will require you to obtain flood insurance if it is available.

REFUNDABILITY OF FEES: If you decide not to enter into this plan within three business days of receiving this disclosure and the home equity brochure, you are entitled to a refund of any fee you may have already paid.

TAX DEDUCTIBILITY: You should consult a tax advisor regarding the deductibility of interest and charges for the plan.

VARIABLE RATE FEATURE: This plan has a variable rate feature and the annual percentage rate (corresponding to the periodic rate) and the minimum payment may change as a result. The annual percentage rate includes only interest and no other costs.

The annual percentage rate is based on the value of an index. The index is the monthly average of the Six Month Treasury Bill Rate (Auction High). Information about the index is published in the Wall Street Journal and is available from the U.S. Department of the Treasury website. We will use the most recent index value available to us as of 10 days before the date of any annual percentage rate adjustment.

To determine the annual percentage rate that will apply to your account, we add a margin to the value of the Index. If the rate is not already rounded we then round up to the next .25%.

Ask us for the current index value, margin and annual percentage rate. After you open a plan, rate information will be provided on periodic statements that we send you.

RATE CHANGES: The annual percentage rate can change semi-annually on the first day of May and November. The rate cannot increase or

decrease more than 2.0 percentage points at each adjustment. The **ANNUAL PERCENTAGE RATE** cannot increase more than 6.0 percentage points above the initial rate or the maximum permitted by law, whichever is less. However, under no circumstances will your **ANNUAL PERCENTAGE RATE** go below 3.25% at any time during the term of the plan. Ask us for the specific rate limitations that will apply to your credit line.

HISTORICAL EXAMPLE: The following table shows how the annual percentage rate and the minimum payments for a single \$10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values are from the month of January of each year. While only one payment per year is shown, payments may have varied during each year.

MAXIMUM RATE AND PAYMENT EXAMPLES: If you had an outstanding balance of \$10,000, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 9.25% would be \$103.00. This annual percentage rate could be reached at the time of the 13th payment.

The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments will change in the future.

6 MONTH TREASURY BILL RATE INDEX TABLE

Year (as of the month of January)	Index (Percent)	Margin ⁽¹⁾ (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
2002.....	1.740	2.75	4.500	77.00
2003.....	1.210	2.75	4.000	75.00
2004.....	.970	2.75	3.750	73.00
2005.....	2.600	2.75	5.500	81.00
2006.....	4.290	2.75	7.250	88.00
2007.....	4.930	2.75	7.750	90.00
2008.....	2.840	2.75	5.750	82.00
2009.....	.310	2.75	3.250	75.00
2010.....	.160	2.75	3.250 ⁽²⁾	75.00
2011.....	.180	2.75	3.250 ⁽²⁾	75.00
2012.....	.060	2.75	3.250 ⁽²⁾	75.00
2013.....	.110	2.75	3.250 ⁽²⁾	75.00
2014.....	.070	2.75	3.250 ⁽²⁾	75.00
2015.....	.100	2.75	3.250 ⁽²⁾	75.00
2016.....	.440	2.75	3.250	75.00

⁽¹⁾ This is a margin we have used recently; your margin may be different.

⁽²⁾ This **ANNUAL PERCENTAGE RATE** reflects a 3.250% floor.

FAIR LENDING NOTICE
THE HOUSE 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:

TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHICAL AREA SURROUNDINGS A HOUSING ACCOMMODATIONS, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR

RACE, COLOR, RELIGION, SEX, MATERIAL STATUS, NATIONAL ORGIN OR ANCESTRY.

ITS IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITONS, 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 ANY QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THE FINANCIAL INSTITUTION OR:

DEPARTMENT OF FINANCIAL INSTITUTIONS
300 SOUTH SPRING ST. STE 15513
LOS ANGELES, CA. 90013-1204

DEPARTMENT OF FINANCIAL INSTITUTIONS
111 PINE ST, STE 1100
SAN FRANSICO, CA 94111-5613

EQUAL CREDIT OPPORTUNITY NOTICE

THE FEDERAL EQUAL OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, MATERIAL STATUS OR AGE (PROVIDED THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT), BECAUSE ALL OR PART OF THE APPLICANT'S INCOME DEVIRES FROM ANY PUBLIC ASSISTANCE PROGRAM, OR BECAUSE THE ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THIS CREDITOR is:

THE FEDERAL RESERVE BANK OF SAN FRANCISO
P.O. BOX 7702
SAN FRANCISCO, CA. 94120

INCOME RECEIVED FROM ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE NEED NOT BE REVEALED UNLESS YOU CHOOSE TO RELY ON SUCH SOURCE TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION. INCOME FROM THESE SOURCES AS WELL AS FROM ANY OTHER SOURCE, INCLUDING PART-TIME, OR TEMPORARY EMPLOYMENT WILL NOT BE DISCOUNTED BY THE LENDER, BECAUSE OF YOUR SEX OR MATERIAL STATUS; HOWEVER, THE LENDER WILL CONSIDER CAREFULLY THE STABILITY AND PROBABLE CONUNITY OF ALL INCOME YOU DISCLOSE.

APPLICANT(S) ACKNOWLEDGEMENT AND RECEIPT. I/WE RECEIVED A COPY OF THIS NOTICE.

SIGNATURE

DATE

SIGNATURE

DATE

Borrower's Certification & Authorization

Lender:

United Methodist Federal Credit Union
5405 E. Arrow Hwy # 104
Montclair, CA. 91763

The undersigned certify the following:

1. I/We have applied for a mortgage loan from the Lender above. In applying for the loan, I/We completed a loan application containing various information for the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We have made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that the lender reserves the right to process the mortgage application under a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution, as well as any creditor I/We have listed.
3. I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.
4. I/We understand that my/our mortgage application may be selected by the Lender and/or its assigns or agent for a Quality Control review as required by Lender's regulatory agency (Office of Thrift Supervision), the Investor and the Insurer (FHA, VA; or Mortgage Insurance Company). The quality control review will involve reverification or any or all of the information provided by me/us on the application as well as the property valuation.
5. I agree to cooperate with the Lender and/or its agent or assigns to the extent necessary to accomplish this review. It is understood that the information may be verified with third parties such as employers, depository institutions or a credit-reporting agency.

Authorization to Release Information

To whom it May Concern:

1. I/We have applied for a mortgage loan from the Lender noted above. As part of the application process, Lender may verify information contained in my/our loan application and other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorized you to provide Lender and to any Investor to whom Lender may sell my/our mortgage, any and all information and documentations that they request. Such information includes, but is not limited to, employment history and income, bank money market, and similar account balances, credit history, and copies of income tax returns.
3. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender or the Investor that purchased the mortgage is appreciated.

(Borrower's Signature) (Date)

(Borrower's Signature) (Date)

(Borrower's Signature) (Date)

(Borrower's Signature) (Date)

Right of Financial Privacy Act of 1978: This information is to be used by the lender collecting it, and its assignees, in determining whether you qualify as a prospective mortgagor under its program.

HUD/FHA and the Department of Veteran Affairs have a right of access to financial records held by financial institutions in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to these agencies without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

The information requested in this form is authorized by Title 38USC, Chapter 37, if VA; by 12USC, section 1701 et seq, if FHA; by 42USC, section 1452b if HUD/CPD.

Fair Credit Reporting Act of 1970: It is understood that, pursuant to this act, Section 606(b), I/We am/are entitled to such information given by any Credit Reporting Agency within 60 days of written demand made to the Credit Reporting Agency.



United Methodist
FEDERAL CREDIT UNION

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); or because all or part of the applicant's income derives from public assistance; or because the applicant has in good faith exercised any right under the Consumer Protection Act. The Federal agency that administers compliance with this law concerning the creditor is:

*National Credit Union Administration
Office of Examination and Insurance
Washington, D. C. 20456*



United Methodist
FEDERAL CREDIT UNION

HOMEOWNERS INSURANCE POLICY INFORMATION

The following information is necessary in order to close your loan in a timely manner. If you have not selected an insurance company yet, please inform your loan representative as soon as possible.

The loan documents will not be prepared without a copy of an insurance policy.

Insurance Agent

Policy Number

Agent's Telephone Number ()-----

Signature -----

Signature -----