



HOME EQUITY LOAN APPLICATION

(PLEASE CHECK YOUR CHOICE BELOW)

- Closed End Home Equity Loan (FIXED RATE)
- Line Of Credit/Equity Plus Loan (VARIABLE RATE)
- Line Of Credit/Home Equity Platinum (VARIABLE RATE)

Account Number _____
 Amount Desired \$ _____
 Term/Years (Only for fixed rate loan) _____
 Purpose of Loan _____

PERSONAL DATA		INDIVIDUAL APPLICATION		JOINT APPLICATION	
If you live in a community property state and are married, you may apply for individual credit, but need to complete the personal data section with your spouse's information.					
Name			Name		
Street			Street		
City and State		Zip	City and State		Zip
Phone Home ()	Cell ()	Birth Date		Phone Home ()	Cell ()
S.S. No.	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow		S.S. No.		Birth Date
Previous Addresses (2 yr. record required)			Previous Addresses (2 yr. record required)		

EMPLOYMENT RECORD		INDIVIDUAL APPLICANT		JOINT APPLICANT'S INFORMATION			
Current Employer		Work Phone ()		Current Employer		Work Phone ()	
Address - City, State, Zip				Address - City, State, Zip			
Position	Start Date	Gross Monthly Earnings \$	Position	Start Date	Gross Monthly Earnings \$		
Former Employer (required if current employment has been less than 2 years)			Length of Employment	Former Employer (required if current employment has been less than 2 years)			Length of Employment
Address - City, State, Zip				Address - City, State, Zip			
Other Income (Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)				Other Income (Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)			
Income Source	Monthly Amount \$	Expected Duration	Income Source	Monthly Amount \$	Expected Duration		

REAL ESTATE DATA		EST. FAIR MARKET VALUE \$ _____		<input type="checkbox"/> PRIMARY RESIDENCE	<input type="checkbox"/> VACATION HOME	<input type="checkbox"/> RENTAL PROPERTY
Address of Property to be Held on Home Equity Loan (Check Here if Same as Above <input type="checkbox"/>)				City	State	Zip
County	Date Residence was Purchased	Is this property zoned Agricultural? <input type="checkbox"/> Yes <input type="checkbox"/> No	Dwelling Type: <input type="checkbox"/> Single Family <input type="checkbox"/> Manufactured <input type="checkbox"/> Modular <input type="checkbox"/> Condo <input type="checkbox"/> Townhouse			
First Mortgage Lender - Escrowed? <input type="checkbox"/> Yes <input type="checkbox"/> No				Current Balance \$	Monthly Payment \$	
Home Equity or Line of Credit Lender				Current Balance \$	Monthly Payment \$	
Required If Not Escrowed:	Yearly Taxes \$	Home Owner Association Fees \$	Home Owner's Insurance - Annual Cost \$			

Applicant And Co-Applicant Are Required To List All Debts - Attach Additional Sheets If Necessary

APPLICANT				CO-APPLICANT			
Debt Type	Lender	Balance	Monthly Payment	Debt Type	Lender	Balance	Monthly Payment
		\$	\$			\$	\$
		\$	\$			\$	\$
		\$	\$			\$	\$
		\$	\$			\$	\$
		\$	\$			\$	\$
		\$	\$			\$	\$

Please Continue On Reverse Side

www.clearviewfcu.org

STATEMENT OF INTENT TO PAY CERTAIN COSTS

I understand that the cost of the appraisal, title search and closing on Clearview® Federal Credit Union Home Equity Loans must be paid for by the applicant at the time of closing. The costs mentioned above can be deducted from the proceeds of this loan. SHOULD THE LOAN APPLICATION BE CANCELED FOR ANY REASON BY THE APPLICANT OR DENIED BY THE CREDIT UNION, THE COST FOR THE SERVICES ALREADY UNDERTAKEN WILL BE THE RESPONSIBILITY OF THE APPLICANT. Please note that Clearview does not lend on properties zoned Agricultural, Time Shares, Manufactured Homes or Mobile Homes without a retired title.

The undersigned intend do not intend to occupy the property as their primary residence.

STATEMENT OF RESPONSIBILITY TO CARRY HOMEOWNERS INSURANCE

We are fully aware of our responsibilities to carry Homeowners Insurance on the above mentioned property during the complete term of the installment loan for which the property will be held as collateral. Failure to do so will place the loan in default status. I will contact my insurance carrier to have a "Loss Payable" clause to Clearview Federal Credit Union, PO Box 25521, Fort Worth, TX 76124, added to my policy.

DECLARATIONS

	Applicant - Yes	Co-Applicant - Yes
Are you a U.S. Citizen or permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>
Is your income likely to reduce before the repayment of this loan?	<input type="checkbox"/>	<input type="checkbox"/>
Is your income likely to decline in the next two years?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been a party in a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>
Have you filed bankruptcy in the last ten years?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever filed bankruptcy, or had a debt adjustment plan confirmed under Chapter 13?	<input type="checkbox"/>	<input type="checkbox"/>
Do you currently have any outstanding judgements?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had property foreclosed upon?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had personal property repossessed in the last seven years?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever given up title or deed to a property in lieu of foreclosure?	<input type="checkbox"/>	<input type="checkbox"/>
Are you currently enrolled in a debt management program?	<input type="checkbox"/>	<input type="checkbox"/>
Are you a comaker, cosigner or guarantor on any loan not listed above?	<input type="checkbox"/>	<input type="checkbox"/>
For Whom _____ To Whom _____		
Are you obligated to pay?		
Alimony	<input type="checkbox"/> Amount _____	<input type="checkbox"/> Amount _____
Child Support	<input type="checkbox"/> Amount _____	<input type="checkbox"/> Amount _____
Separate Maintenance	<input type="checkbox"/> Amount _____	<input type="checkbox"/> Amount _____
Loans against a 401K	<input type="checkbox"/> Amount _____	<input type="checkbox"/> Amount _____
Wage Garnishments	<input type="checkbox"/> Amount _____	<input type="checkbox"/> Amount _____

AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a deed or deed of trust on the property described herein, and represents 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 of this application will be retained by the lender, even if the loan is not granted. I, we 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.



Individual Applicant Signature

Date



Joint Applicant Signature

Date

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 not 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 have made this application in person. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	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"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Asian	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Asian
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be completed by Loan Originator This application was provided: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> mail or fax <input type="checkbox"/> telephone <input type="checkbox"/> email	Loan Originator's Name (Print or type) _____ Loan Originator's Signature _____ Loan Originator's Identifier _____ Date _____ Loan Originator's Phone Number: 1-800-926-0003	Loan Originator Company's Address Clearview Federal Credit Union Real Estate Department 8805 University Blvd. Moon Township, PA 15108-2580 Loan Origination Company Identifier: 612453
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FOR CREDIT UNION USE ONLY:

Loan Officer _____

Date _____

Federally Insured
by NCUA.



R07/11

Which Loan Product Fits You Best?

To help you determine which Home Equity loan product best fits your needs, we have provided a brief description of each loan.

Closed End Home Equity Loan (Fixed Rate)

This loan provides you the full amount of funds in a lump sum disbursement. The rate remains the same throughout the duration of the loan. Payments are based on your loan term and rate.

Line of Credit/Equity Plus Loan (Variable Rate)

This loan is a Line of Credit that allows you to borrow funds as you need them. Our Line of Credit is amortized over a 20 year period and your rate is variable, allowing it to change monthly throughout the duration of the loan. However, your payments and interest are calculated only on the amount you use.

You can advance funds from your Line of Credit as needed for up to 5 years. Funds can be accessed from your Line of Credit by visiting any Clearview branch, Online Banking or calling TellerPhone. Your Overdraft Protection can also be tied to your Line of Credit.

Line of Credit/Home Equity Platinum (Variable Rate)

This loan is a Line of Credit similar to our Equity Plus Loan. However, our Home Equity Platinum allows you to access your funds via a Visa® Platinum Credit card, convenience checks, at ATMs that accept Visa cards or any Clearview branch. Also, your payments are based on 1% of your outstanding balance. A signature or PIN is required for all transactions.

Other Information

Competitive rates are available for financing up to 20 years on closed end Home Equity Loans. Rates are determined based on the term you choose, the equity you have available and your creditworthiness. Our minimum loan amount is \$10,000. Normal processing time is three to four weeks from the time we receive your application.

Closing costs are usually \$400 - \$800 depending on the state in which you reside. Costs include a current appraisal, title search, attorney and recording fees. These costs can be taken directly from the funds you borrow. Clearview does not lend on properties zoned Agricultural, Time Shares, Manufactured Homes or Mobile Homes without a retired title. There are certain restrictions on rental properties.

Clearview offers Borrower Security, a selection of voluntary loan protection products designed to protect members and their families. Our Borrower Security products include Loss of Life, Disability, and Involuntary Unemployment. Each product can provide peace of mind if the unexpected strikes. Please ask for more information on these products.

If you have any questions, please call our Real Estate Department at 1-800-926-0003, option 3.

Applying for a Home Equity Loan

Thank you for applying for a **Home Equity Loan** (Deed of Trust)* through Clearview® Federal Credit Union. In order help us process your application in a timely manner, please follow these instructions:

1. **The application - Please complete both sides in full as directed:**
 - A. Complete the side marked **individual applicant** if the deed to your home is in your name only, and you wish only for your income to be considered.
 - B. Complete the side marked **individual applicant** if the deed to your home is in your name and someone else's, but you wish only for your income to be considered. (All property owners must sign final closing documents.)
 - C. Complete both sides of the **application jointly** if the deed to your home is in your name only, but you wish for your income and someone else's to be considered.
 - D. Complete the **application jointly** if the deed to your home is in your name and someone else's and both incomes are to be considered.

Co-applicants on Clearview loans must be members of Clearview with their own savings account. If the co-applicant is not a member, we will send the necessary documents for membership upon receipt of your application.

2. **Statement of intent to pay certain costs and statement of responsibility to carry Homeowners Insurance (side B).**
 - A. Both parties must sign and date the bottom of this form.
 - B. Please check the appropriate box under the "Information For Government Monitoring Purposes" section.
3. **Additionally, please include:**
 - A. Proof of income (W-2, recent pay stub or income tax returns for the past three years)
 - B. Year-end statement from financial institution holding your first mortgage and home equity loan (if applicable) showing present balance
 - C. Copy of deed or deed of trust
 - D. Tax receipts if applicable

If you have any questions, please call our Real Estate Department at 1-800-926-0003, option 3.

* If you live in a community property state (AZ, CA, ID, LA, NM, NV, WA or WI), your spouse must complete the joint side of the application. Home Equity Loans and Home Equity Lines of Credit cannot be granted in Alaska, Hawaii or Texas.

