

# PIE CREDIT UNION HOME IMPROVEMENT/HOME EQUITY LOAN APPLICATION

LOAN AMOUNT	TERM (Months)	DATE	HOMESTEAD	NON-HOMESTEAD (Rental or Second Homes)		
			<input type="checkbox"/> Yes <input type="checkbox"/> No			
Address of property to be improved and/or secured:			Date Purchased	Purchase Price \$		
Briefly describe planned improvements or attach bids, estimates or proposals			If Home Equity, provide purpose of loan. Attach list of debts consolidation			
			Have you had a Home Equity Loan secured by this property in the last 12 months prior to the date of this application? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, the date of the loan: _____			
BORROWER			CO-BORROWER			
Name			Name			
Date of Birth	Social Security No.	Home Telephone	Date of Birth	Social Security No.	Home Telephone	
<b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes Single, Divorced, Widowed)			<b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes Single, Divorced, Widowed)			
Present Address		Number of Years	Present Address		Number of Years	
City	State	Zip	City	State	Zip	
Former Address, if less than 2 years at present address			Former Address, if less than 2 years at present address			
City	State	Zip	City	State	Zip	
Name and address of nearest relative not living with you			Name and address of nearest relative not living with you			
City	State	Zip	City	State	Zip	
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER			
Bus Phone			Bus Phone			
Years on Job:			Years on Job:			
Position/Title		Type of Business	Position/Title		Type of Business	
GROSS MONTHLY INCOME			GROSS MONTHLY INCOME			
Base Employment Income		Other Income (described below)	Base Employment Income		Other Income (described below)	
<b>Total</b>			<b>Total</b>			
DESCRIBE OTHER INCOME						
B/C	<b>NOTICE:</b> Other income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.			Monthly Income		
If Employed In Current Position For Less Than Two Years Complete The Following						
B/C	Previous Employer/School	City/State	Type of Business	Position/Title	Date From/To	Monthly Income
REAL ESTATE LIEN HOLDER(S) (MORTGAGE COMPANY/AUTOMOBILE						
Name and Address of Lien Holder		Mortgage or Auto	Acct Number	Original Amt.	Present Balance	Monthly Payment

**THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER**

If "Yes" to any question, please explain on an attached sheet	Borrower Yes or No	Co-Borrower Yes or No	If "Yes" to the following two questions, please also state amount	Borrower Yes or No	Co-Borrower Yes or No
Are there any outstanding judgements or suits against you?			Are you obligated to pay alimony, child support, separate maintenance?		
Have you been declared bankrupt with the past 7 years?			Do you have any past due obligations to any agency of the federal government?		
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?			Are you a U.S. citizen?		
Are you a co-maker or endorser on a note?			If "No" are a resident alien?		

**IMPORTANT - APPLICANT READ BEFORE SIGNING**

Each of the undersigned specifically represents to Lender actual or potential agents, brokers, processors, attorneys, insurers servicers, successors and assigns and agrees and acknowledges the (1) the information provided on the application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of the information contained in the application may result in civil liability, including monetary damages to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, time or imprisonment or both under the provisions of Title 18, United States Code Sec. 1001, at SE.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made with the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application, from any source named in this application, and Lender it's successors or assigns may retain the original and/or an electronic record of this application even if loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan becomes delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of the application as an "electronic record" containing my "electronic signature" as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of the application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**If you are applying for a Home Improvement Loan, please read the following:**

I/We understand that the selection of a contractor or dealer, acceptance of material used and work performed is my/our responsibility. The Lender in no way guarantees the material or workmanship.

**If you are applying for Home Equity Loan, please read the following:**

Receipt of the Home Equity Notice Concerning Extensions of Credit is hereby acknowledged.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's 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 and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not furnish it, under Federal regulations this lender is required to note race and sex on the basis of visual observation or surname. 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 laws for the particular type of loan applied for.)

**Borrower:**  I do not wish to furnish this information  
**Ethnicity:**  Hispanic or Latino  Not Hispanic or Latino

**Co-Borrower:**  I do not wish to furnish this information  
**Ethnicity:**  Hispanic or Latino  Not Hispanic or Latino

**Race/National Origin:**

- American Indian, Alaskan Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White
- Other \_\_\_\_\_

**Sex:**  Female  Male

**Race/National Origin:**

- American Indian, Alaskan Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White
- Other \_\_\_\_\_

**Sex:**  Female  Male





## Regulation B Notice of Intent to Apply for Joint Credit

**Lender:**  
**P.I.E. Credit Union**  
**12320 So. Main**  
**P.O. Box 35068**  
**Houston, Texas 77235-5068**

**Applicant:** \_\_\_\_\_

**Loan Number:** \_\_\_\_\_

### Notice

You intend to apply for joint credit

### Acknowledgement

You acknowledgement receipt of a copy of this notice on today's date.

**X** \_\_\_\_\_ Date \_\_\_\_\_

**X** \_\_\_\_\_ Date \_\_\_\_\_

**X** \_\_\_\_\_ Date \_\_\_\_\_

**X** \_\_\_\_\_ Date \_\_\_\_\_