

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 \$		
City	State	Zip	If Home Equity, provide purpose of loan. Attach list of debts consolidation			
County			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		Driver's License #	Name		Driver's License #	
Date of Birth	Social Security No.	Home Telephone	Date of Birth	Social Security No.	Home Telephone	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes Single, Divorced, Widowed)			Marital Status: <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:		Type of Business	Years on Job:		Type of Business	
Position/Title			Position/Title			
GROSS MONTHLY INCOME			GROSS MONTHLY INCOME			
Base Employment Income		Other Income (described below)	Base Employment Income		Other Income (described below)	
Total			Total			
DESCRIBE OTHER INCOME						
B/C	NOTICE: 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

PIECU Account # _____

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 if 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



AUTHORIZATION AND CONSENT TO RELEASE INFORMATION

To whom it may concern:

I/We have applied for a real estate loan, such as Mortgage or Home Equity or Home Improvement. As part of the application process, PIE Credit Union may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I/We authorize you to provide verification or reverification to PIECU or the Law offices of Morton W. Baird II, 242 West Sunset, Suite 201, San Antonio, Texas 78209 or their agents and to any investor to whom PIECU may sell or transfer my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment and income history and state records including State Employment Security Agency records; bank, money market and similar account balances; credit history; mortgage and/or rental history; and copies of income tax returns. (See NOTE concerning "State Employment Security Agency Records" limitations below)

PIECU or any investors that purchases the mortgage, or the mortgage insurer (if any), may address this authorization to any party named in the loan application.

NOTE: The authorization to verify income and employment with the State employment Agency is for this credit transaction only and continues in effect for 365 days from the date of Applicants execution of this consent unless limited by state law, in which case the authorization continues in effect for the maximum period, not to exceed 365 day, allowed by law.

A photographic or facsimile copy of this authorization may be deemed to be equivalent of the original and may be use a duplicate original.

Your prompt reply is appreciated.

Borrower's Printed Name Date

Co-Borrower's Printed Name Date

Borrower's Address

Co-Borrower's Address

Borrower's Social Security Number

Co-Borrower's Social Security Number

Borrower's Signature

Co-Borrower's Signature

I herby certify this to be a true and correct copy of the original signature(s)

PIECU Credit Union

NMLSR ID: **P.I.E. Credit Union #814500**
Orelia Clay #1107567
Sara Cantu #1703078



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 _____

