

Residential Loan Application

New England Federal Credit Union

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower's Signature _____ Co-Borrower's Signature _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Requested Loan Amount _____ Interest Rate _____ Requested Term/Years (Max.30 yrs.) _____
 Loan Type: Fixed Rate Adjustable Rate ARM Type _____ VHFA

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Address of Property to be purchased or refinanced _____
(street, city, state, zip)

No. of units (if not single family) _____ Manufactured Home yes no Condo yes no
 Purpose of Loan: Purchase Refinance Preapproval Construction-Permanent
 Property will be: Primary Residence Secondary Residence Investment Seasonal Land Only

Complete this line for construction loan:

Year Lot Acquired _____ Original Cost \$ _____ Amount Existing Liens \$ _____
 (a) Present Value of Lot \$ _____ (b) Cost of Improvements \$ _____ Total (a + b) \$ _____

Complete this line for refinance loan:

Year Acquired _____ Original Cost \$ _____ Amount Existing Liens \$ _____ Purpose of Refinance _____

Source of Down Payment, Settlement Charges and/or Subordinate Financing: _____
(explain: Savings, Checking, Sale of Present Home, Retirement/Investment Acct.)

Title will be held in what names _____
(If a Trust, attach all relevant Trust documents.)

III. BORROWER INFORMATION

BORROWER	CO-BORROWER
Borrower's Name _____ <small>(include Jr. or Sr. if applicable)</small>	Co-Borrower's Name _____ <small>(include Jr. or Sr. if applicable)</small>
SSN _____ Date of Birth _____	SSN _____ Date of Birth _____
Home Phone _____ Work Phone _____ <small>(include area codes)</small>	Home Phone _____ Work Phone _____ <small>(include area codes)</small>
Cell Phone _____	Cell Phone _____
email Address _____	email Address _____
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <input type="checkbox"/> Civil Union <small>(single, divorced, or widowed)</small>	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <input type="checkbox"/> Civil Union <small>(single, divorced, or widowed)</small>
Present Address _____ <small>(street, city, state, zip)</small>	Present Address _____ <small>(street, city, state, zip)</small>
<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____
Mailing Address _____ <small>If different from present (street, city, state, zip)</small>	Mailing Address _____ <small>If different from present (street, city, state, zip)</small>
If residing at present address for less than two years, complete the following:	If residing at present address for less than two years, complete the following:
Former Address _____ <small>(street, city, state, zip)</small>	Former Address _____ <small>(street, city, state, zip)</small>
<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. _____



IV. EMPLOYMENT INFORMATION†

BORROWER	CO-BORROWER
Name & Address of Employer _____ _____ [] Self Employed Years on this job _____ Position/Title/Type of Business _____ <i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i> Name & Address of Employer _____ _____ [] Self Employed Dates _____ (from-to) † Additional information please put on page 4.	Name & Address of Employer _____ _____ [] Self Employed Years on this job _____ Position/Title/Type of Business _____ <i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i> Name & Address of Employer _____ _____ [] Self Employed Dates _____ (from-to) † Additional information please put on page 4.

V. INCOME AND EXPENSES

ANNUAL INCOME	BORROWER	CO-BORROWER	TOTAL
* Base Wages:			
Overtime:			
Commissions:			
Other: <i>(**before completing, see note below)</i>			
TOTAL ANNUAL INCOME:			

PRESENT MONTHLY HOUSING EXPENSE	FOR OFFICE USE ONLY	
Rent:		
1st Mortgage (P & I):		
2nd Mortgage (P & I):		
Homeowner Insurance:		
Real Estate Taxes:		
Association Dues:		
Other:		
TOTAL MONTHLY HOUSING:		

**Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.
 **Note: Alimony, child support, or separate maintenance income need not be revealed if Borrower or Co-Borrower do not choose to have it considered for repaying this loan.*

VI. ASSETS AND LIABILITIES†

ASSETS	LIABILITIES																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
<i>List checking, savings, retirement account balances:</i>	<i>Indicate liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property with an asterisk (*).</i>																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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REAL ESTATE OWNED†

(If refinancing, please include the property being refinanced.)

PROPERTY ADDRESS	PROPERTY TYPE (PRIMARY, SECOND HOME, INVESTMENT, LAND ONLY)	ESTIMATED MARKET VALUE	TOTAL 1 ST & 2 ND MORT. BALANCE	MONTHLY RENTAL INCOME	TOTAL 1 ST & 2 ND MORT. PAYMENTS	INSURANCE & TAXES

† Additional information please put on page 4.

VII. DECLARATIONS

If you answer "Yes" to any questions A through I, please use continuation sheet for explanation.

	BORROWER	CO-BORROWER
A. Are there any outstanding judgments against you?	[] YES [] NO	[] YES [] NO
B. Have you been declared bankrupt within the past 7 years?	[] YES [] NO	[] YES [] NO
C. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	[] YES [] NO	[] YES [] NO
D. Are you a party to a lawsuit?	[] YES [] NO	[] YES [] NO
E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	[] YES [] NO	[] YES [] NO
F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	[] YES [] NO	[] YES [] NO
G. Are you obligated to pay alimony, child support, or separate maintenance?	[] YES [] NO	[] YES [] NO
H. Is any part of the down payment borrowed?	[] YES [] NO	[] YES [] NO
I. Are you a co-maker or endorser on a note?	[] YES [] NO	[] YES [] NO
J. Are you a U.S. citizen?	[] YES [] NO	[] YES [] NO
K. Are you a permanent resident alien?	[] YES [] NO	[] YES [] NO
L. Do you intend to occupy the property as your primary residence? If "Yes," complete question M. below.	[] YES [] NO	[] YES [] NO
M. Have you had an ownership interest in a property in the last three years?	[] YES [] NO	[] YES [] NO
(1) What type of property did you own— principal residence (PR), second home (SH), or investment property (IP)?		
(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		

VIII. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this 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, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (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 for 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, its successors or assigns may retain the original and/or an electronic record of this application, even if the 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 become 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 this 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 this 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.

Acknowledgement Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature _____ Date _____ Co-Borrower's Signature _____ Date _____

IX. 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 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 do not wish to furnish the 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

I do not wish to furnish this information

Ethnicity:

- Hispanic or Latino
- Not Hispanic or Latino

Race:

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

Sex:

- Female
- Male

CO-BORROWER

I do not wish to furnish this information

Ethnicity:

- Hispanic or Latino
- Not Hispanic or Latino

Race:

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

Sex:

- Female
- Male

TO BE COMPLETED BY INTERVIEWER

This application was taken by:

- face-to-face interview mail telephone
- Internet

Interviewer's Name: _____
(print or type)

Interviewer's Signature: _____

Date: _____

Interviewer's Phone No: 866-80-LOANS
(with area code)

Name and Address of Interviewer's Employer:

New England Federal Credit Union

141 Harvest Lane, PO Box 527, Williston, VT 05495



**If you need help completing this application,
please call Loan Phone at 866-80-LOANS.**



General Consent Form

I hereby authorize New England Federal Credit Union, the lender, to verify my past and present employment earnings record, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application. I further authorize New England Federal Credit Union to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references.

The information the lender obtains is only to be used in processing of my application for a mortgage loan.

A photographic or FAX copy of this authorization may be deemed to be equivalent of the original and may be used as a duplicate original.

Your prompt reply is appreciated.

Borrower

Date

Co- Borrower

Date

Authorized Representative

Date

Authorization To Release Information

I authorize the New England Federal Credit Union to release any information pertinent to my mortgage application to any Realtors/Sellers/Attorneys involved in this transaction.

I do not authorize the New England Federal Credit Union to release any information pertinent to my mortgage application to any Realtors/Sellers/Attorneys involved in this transaction.

Borrower

Date

Co- Borrower

Date



New England Federal Credit Union

Mortgage Application Checklist

In addition to your loan application, please use this checklist to identify what documents you may need to provide to your Mortgage Officer at time of application.

For all transactions:

- Copy of last 2 years W-2 forms for each borrower
- Most recent month-end pay stubs with year-to-date totals if possible
- For other sources of income:
 - Copy of Social Security/Retirement/Disability award letter (if applicable) and proof of receipt
 - If child support is used as income, a copy of the child support Court Order and three most recent months of canceled checks (additional canceled checks may be required)
 - If self-employed or commissioned, two years signed personal federal tax return including all schedules
- If bankruptcy occurred in the last seven years, a complete copy of bankruptcy paperwork (filing to discharge)
- Complete divorce decree or separation agreement (if applicable)
- For FHA loans, a copy of the current Mortgage Deed, Multiple Listing Sheet and evidence of your social security number, if not already supplied on your W-2 or pay stub

For purchase transactions:

- A copy of the completed and signed Purchase & Sales Contract (and all addendums), including a copy of the deposit check and the Multiple Listing Sheet, if available
- If funds for the down payment and closing costs are coming from a financial institution other than NEFCU, copies of two months statements are needed
- Name, address, and phone number of the Seller and/or Realtor

Items needed in preparation for closing:

- Homeowner's insurance binder naming NEFCU ISAOA ATIMA as first mortgagee (and second if closing on a home equity loan)
- A certified check or bank check for funds needed at closing (if applicable)

Additional documentation may be required in some circumstances.



New England Federal Credit Union

Online Mortgage Application Facsimile Transmission Cover Sheet

To: Online Mortgage Group
From: _____
Date: _____

Number of Pages Including Cover Sheet: _____

Regarding: *Documents required for mortgage loan in process*

Please debit my account
Member # _____ Type _____
for the amount of the appraisal fee (\$400)

Please charge my
 VISA or MasterCard
account # _____
expiration date _____
for the amount of the appraisal fee (\$400)

No funds will be withdrawn from your account or charged to your Visa or MasterCard until you have received your initial Truth in Lending disclosure.

Signature

Any additional information:

Mailing Address:
New England Federal Credit Union
Attn: Mortgage Dept.
P.O. Box 527
Williston, VT 05495

Phone: 866-80-LOANS
(866-805-6267)

Fax: 802-764-6556

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