

Application

1
NOTE AND COMPLETE
Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

NOTICE TO OHIO APPLICANTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

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? Yes No
 If you answer "Yes," then the credit union will disclose the costs of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

2
APPLICANT INFORMATION

APPLICANT

Please print in ink or type.

CO-APPLICANT **SPOUSE**

Use "SAA" if information is "Same As Applicant".

NAME (Last - First - Initial)	
DRIVER'S LICENSE NUMBER/STATE	
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER
BIRTH DATE	HOME PHONE BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT	
..... YEARS AT THIS ADDRESS	
PREVIOUS ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT	
..... YEARS AT THIS ADDRESS	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	
LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)	

NAME (Last - First - Initial)	
DRIVER'S LICENSE NUMBER/STATE	
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER
BIRTH DATE	HOME PHONE BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT	
..... YEARS AT THIS ADDRESS	
PREVIOUS ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT	
..... YEARS AT THIS ADDRESS	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	
LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self)	

3
EMPLOYMENT INFORMATION

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
MILITARY IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE ENDING / SEPARATION DATE		

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
MILITARY IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE ENDING / SEPARATION DATE		

4
INCOME INFORMATION

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

EMPLOYMENT INCOME	OTHER INCOME
\$ NET PER GROSS	\$ SOURCE PER

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

EMPLOYMENT INCOME	OTHER INCOME
\$ NET PER GROSS	\$ SOURCE PER

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REFERENCES
Please include Street, City, State and Zip.

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP
.....	HOME PHONE
NAME AND ADDRESS OF PERSONAL FRIEND -NOT A RELATIVE	HOME PHONE
.....

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	PLEGDED 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? YES NO
LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION? YES NO

IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? YES NO

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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	CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	IF PAST DUE ✓
OTHER	<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	\$	\$	\$

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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

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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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA. 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 _____
APPLICANT'S SIGNATURE DATE

X _____
OTHER SIGNATURE DATE

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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 _____

LOAN OFFICER **X** _____ DATE _____ **X** _____ DATE _____

CREDIT COMMITTEE **X** _____ DATE _____ **X** _____ DATE _____

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



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 Plans. 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.

HOME EQUITY PLANS: We offer two plans, which differ in plan length. Terms apply to both plans unless otherwise designated.

MINIMUM PAYMENT REQUIREMENTS: You can obtain credit advances for 3 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 of the credit advance a payoff period of either 180 or 240 monthly payments will be used to calculate your payment, depending on which plan you have.

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 advance or 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 EXAMPLES: If your plan had a payoff period of 180 monthly payments and you made only the minimum monthly payment and took no other credit advances it would take 14 years 9 months to pay off a credit advance of \$10,000 at an **ANNUAL PERCENTAGE RATE** of 8.25%. During that period, you would make 176 payments of \$98.00 and one (1) final payment of \$53.02.

If your plan had a payoff period of 240 monthly payments and you made only the minimum monthly payment and took no other credit advances it would take 19 years 7 months to pay off a credit advance of \$10,000 at an **ANNUAL PERCENTAGE RATE** of 8.25%. During that period, you would make 234 payments of \$86.00 and one (1) final payment of \$55.20.

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)

Loan Processing Fee: \$350.00 (Due at closing to cover the costs of third party providers.)

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.

TRANSACTION REQUIREMENTS: The minimum credit advance that you can receive is \$5,000.00 for the first advance and \$500.00 for each subsequent advance.

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

ADDITIONAL HOME EQUITY PLANS: Please ask us about our other available home equity line of credit plans.

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 Prime Rate published in the Money Rates column of the Wall Street Journal. When a range of rates has been published the highest rate will be used. 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. The initial rate may not be

based on the index and margin used for subsequent rate adjustments. For instance, we have recently offered a fixed rate that was in effect for 60 months.

Ask us for the current index value, margin, initial fixed rate availability 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 every five years on the first day of the month following your anniversary date. 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 6.0% at any time during the term of the plan.

MAXIMUM RATE AND PAYMENT EXAMPLES: If you had an outstanding balance of \$10,000 and had a payoff period of 180 months, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 14.25%

would be \$135.00. This annual percentage rate could be reached at the time of the 60th payment.

If you had an outstanding balance of \$10,000 and had a payoff period of 240 months, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 14.25% would be \$127.00. This annual percentage rate could be reached at the time of the 60th payment.

HISTORICAL EXAMPLE: The following tables show 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 last business day of January of each year. While only one payment per year is shown, payments may have varied during each year.

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

-TABLES ARE FOUND ON NEXT PAGE -

WALL STREET JOURNAL PRIME RATE INDEX TABLE – INITIAL RATE NOT BASED ON INDEX AND MARGIN

Year (as of the last business day of January)	Index (Percent)	Margin ⁽¹⁾ (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars) 180 Mo. Payoff Period	Monthly Payment (Dollars) 240 Mo. Payoff Period
1993	6.000	0.00	5.000 ⁽²⁾	80.00	66.00
1994	6.000	0.00	5.000 ⁽²⁾⁽³⁾	80.00	66.00
1995	8.500	0.00	5.000 ⁽²⁾⁽³⁾	80.00	66.00
1996	8.500	0.00	5.000 ⁽²⁾⁽³⁾	80.00	66.00
1997	8.250	0.00	5.000 ⁽²⁾⁽³⁾	80.00	66.00
1998	8.500	0.00	8.500	92.00	83.00
1999	7.750	0.00	8.500 ⁽³⁾	92.00	83.00
2000	8.500	0.00	8.500 ⁽³⁾	92.00	83.00
2001	9.000	0.00	8.500 ⁽³⁾	92.00	83.00
2002	4.750	0.00	8.500 ⁽³⁾	92.00	83.00
2003	4.250	0.00	6.000 ⁽⁴⁾	86.00	73.00
2004	4.000	0.00	6.000 ⁽⁴⁾	86.00	73.00
2005	5.250	0.00	6.000 ⁽⁴⁾	86.00	73.00
2006	7.500	0.00	6.000 ⁽⁴⁾	86.00	73.00
2007	8.250	0.00	6.000 ⁽⁴⁾	86.00	73.00

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

⁽²⁾ This **ANNUAL PERCENTAGE RATE** reflects an initial rate that is not based on the index and margin used for subsequent rate adjustments.

⁽³⁾ The **ANNUAL PERCENTAGE RATE** changes every five years.

⁽⁴⁾ This **ANNUAL PERCENTAGE RATE** reflects the minimum **ANNUAL PERCENTAGE RATE** of 6.000%.

WALL STREET JOURNAL PRIME RATE INDEX TABLE

Year (as of the last business day of January)	Index (Percent)	Margin ⁽¹⁾ (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars) 180 Mo. Payoff Period	Monthly Payment (Dollars) 240 Mo. Payoff Period
1993	6.000	0.00	6.000	85.00	72.00
1994	6.000	0.00	6.000 ⁽²⁾	85.00	72.00
1995	8.500	0.00	6.000 ⁽²⁾	85.00	72.00
1996	8.500	0.00	6.000 ⁽²⁾	85.00	72.00
1997	8.250	0.00	6.000 ⁽²⁾	85.00	72.00
1998	8.500	0.00	8.500	94.00	84.00
1999	7.750	0.00	8.500 ⁽²⁾	94.00	84.00
2000	8.500	0.00	8.500 ⁽²⁾	94.00	84.00
2001	9.000	0.00	8.500 ⁽²⁾	94.00	84.00
2002	4.750	0.00	8.500 ⁽²⁾	94.00	84.00
2003	4.250	0.00	6.000 ⁽³⁾	88.00	75.00
2004	4.000	0.00	6.000 ⁽²⁾	88.00	75.00
2005	5.250	0.00	6.000 ⁽²⁾	88.00	75.00
2006	7.500	0.00	6.000 ⁽²⁾	88.00	75.00
2007	8.250	0.00	6.000 ⁽²⁾	88.00	75.00

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

⁽²⁾ The **ANNUAL PERCENTAGE RATE** changes every five years.

⁽³⁾ This **ANNUAL PERCENTAGE RATE** reflects the minimum **ANNUAL PERCENTAGE RATE** of 6.000%.

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, Chapter37, if VA; by 12USC, section 1701elseq, 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 60days of written demand made to the Credit Reporting Agency.

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 FRANCISCO
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

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 any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

***NATIONAL CREDIT UNION ADMINISTRATION
OFFICE OF EXAMINATION AND INSURANCE
WASHINGTON, D.C. 20456***