PIE CREDIT UNION HOME IMPROVEMENT/HOME EQUITY LOAN APPLICATION

| | | TERM (Months) | TERM DATE (Months) | | Н | HOMESTEAD | | NON-HOMESTEAD (Rental or Second Homes) | | |
|--|---|------------------|-------------------------|--|---|------------------------------|--------------|---|--------------------------|-------------------|
| | (Months) | | | | □ Yes □ No | | | | | |
| Address of property to be improved and/or secured | | | secured: | | Date | | | Purcha: | hase Price | |
| City State | | | 2 | Zip | If Home Equity, provide purpose of loan. Attach list of debts cons | | | f 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? | | | | | |
| | | | | | ☐ Yes ☐ No If YES, the date of the loan: | | | | | |
| BORROWER Dr | | | Driver's Lice | ense # | CO-BORROWER Name | | | Driver's | Driver's License # | |
| INCHIN | | | Divor o Eloc | | | | | | | |
| Date | of Birth Social Se | ecurity No. | Home Telep | phone | Date | of Birth | Social Sec | | | Telephone |
| Marital Status: ☐ Married ☐ Separated ☐ Unmarried (includes Single, Divorced, Widowed) | | | Vidowed) | Marital Status: ☐ Married ☐ Separated ☐ Unmarried (includes Single, Divorced, Widowed) | | | | | | |
| Present Address | | | Number of Years | | Pres | Present Address | | Numbe | | lumber of Years |
| City | City State | | Zip | | City | 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 | | State | Zip | | City | ty State | | State | Zip | |
| Name and address of nearest relative not living with you | | | | Name and address of nearest relative not living with you | | | | | | |
| City State | | State | Zip | Zip | | ty State | | State | Zip | |
| | NAME AND A | DRESS OF | EMPLOYE | R | | NAM | IE AND A | DDRESS | OF EMP | LOYER |
| | | | | | | | | | | |
| Bus Phone | | | Years on Job: | | Bus | Bus Phone Ye | | ars on Job: | | |
| Position/Title Type | | e of Busines | of Business | | Position/Title Typ | | pe of Busi | pe of Business | | |
| GROSS MONTHLY INCOME | | | | GROSS MONTHLY INCOME | | | | | | |
| Base Employment Income Other In | | Other Inco | ncome (described below) | | Base | Base Employment Income Other | | Other In | Income (described below) | |
| Total | | | DESCRIPE OF | | | Total | | | | |
| B/C | NOTICE: Other income nee | d not be reveal | ed if the Borrov | DESCRIBE OT wer or Co-Borrower does r | | | dered as a b | asis for repa | ying this loa | n. Monthly Income |
| ~ | NOTICE: Other income need not be revealed if the Borrower or Co-Borrower does not cho | | | | | | | | | |
| | | | | | | | | | | |
| D (0 | | | | Position For Less | | | | | | |
| B/C | Previous Employer/Scho | OI C | City/State | Type of Busines | SS | Position/Title | e | Date Fro | om/10 | Monthly Income |
| | | | | | | | | | | |
| News | a and Address of Line Living | | | EN HOLDER(S) (MC | | | | | olono- | Monthly Dayman |
| Name and Address of Lien Holder | | | gage or Auto | Acct Number | | Original Am | l. | Present B | alance | Monthly Payment |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |

| THESE QUESTIO | NS APPLY | то вотн | BORROWER AND CO-BORROW | ER | | | | |
|--|-----------|-------------|---|-----------|-------------|--|--|--|
| If "Yes" to any question, please explain | Borrower | Co-Borrower | | Borrower | Co-Borrower | | | |
| on an attached sheet | Yes or No | Yes or No | please also state amount | Yes or No | 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 undesigned 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 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 morgage 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 informati | | | | | | | | |
| | | | | | | | | |
| Borrower's Signature | Date | | Borrower's Signature | Dat | te | | | |
| INFORMATI | ON FOR G | OVERNME | NT 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 Islar White Other | nder | | Race/National Origin: American Indian, Alaskan Native Asian Black or African American Native Hawaiian or Other Pacific Is White Other | slander | | | | |

Sex: ☐ Female ☐ Male

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 | | | |

D: P.I.E. Credit Union #814500 Jessica Inman #822769 Orelia Clay #1107567



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 _____ Date _____ Date _____

For Credit Use Only

| Account No | Note No | Share Balance(s) |
|---|---------------|------------------|
| Loan Balance(s) | Loan Status | |
| Loan Officer: ☐ Approved ☐ Rejected/Referred to C.C. | Reason | |
| L.O. signature | | Date |
| Credit Committee Date | | |
| □ Approved □ Rejected Reason for | rejection | |
| Outside information considered | es (Describe) | |
| Conditions, if any: | | |
| Signed | | Date |
| Signed | | Date |
| Signed | | Date |
| | | |
| Addtional Notes: | | |
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