



3031 William Street
 Cheektowaga, NY 14227
 716-896-8084
 716-896-8086 Fax

HOME EQUITY LOAN APPLICATION

ACCOUNT NUMBER	DATE
----------------	------

APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.
 Type of Credit. Check the type of credit for which you wish to apply.
 Individual credit -- If you are applying for individual credit, complete the Applicant section.
 Joint credit -- If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.
 You must initial here if you intend to apply for Joint Credit: Applicant: X Co-Applicant: X
Spouse Information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico); or (4) you are an Alaska resident and are currently subject to a community property agreement or community property trust.

Type of Credit Applied For:
 Open End Home Equity Line of Credit Closed End Home Equity 2nd Mortgage Property Type: Single Family Home Condominium Townhouse Other _____
 Amt Requested \$ _____ Purpose: _____ Term (CE Only): _____ Approximate Value of Home: _____
 Property Address: _____
 Payment Method: Cash Military Allotment Payroll Deduction Automatic Payment (ACH)

Optional Payment Protection -- If you answer "yes" the Credit Union will disclose the cost of optional payment protection to you. A separate election that discloses the terms and conditions must be signed for protection to become effective. **Are you interested in having this loan protected?** Yes No

<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-SIGNER Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed) APPLICANT NAME _____ <table border="1" style="width:100%"> <tr> <td style="width:33%">SOCIAL SECURITY NO.</td> <td style="width:33%">DRIVER'S LICENSE NO. & STATE</td> <td style="width:33%">BIRTH DATE</td> </tr> <tr> <td>HOME PHONE NO.</td> <td>CELL PHONE</td> <td>DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT</td> </tr> <tr> <td>MOTHER'S MAIDEN NAME</td> <td colspan="2">E-MAIL ADDRESS</td> </tr> <tr> <td>CURRENT STREET ADDRESS</td> <td>APT. NO.</td> <td>SINCE</td> </tr> <tr> <td colspan="3">CITY/STATE/ZIP</td> </tr> <tr> <td colspan="2">FORMER ADDRESS (if current less than 2 years)</td> <td>YEARS THERE</td> </tr> <tr> <td>PERSONAL REFERENCE 1 (Name and Address)</td> <td colspan="2">RELATIONSHIP</td> </tr> <tr> <td></td> <td colspan="2">PHONE NO.</td> </tr> </table>	SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE	HOME PHONE NO.	CELL PHONE	DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT	MOTHER'S MAIDEN NAME	E-MAIL ADDRESS		CURRENT STREET ADDRESS	APT. NO.	SINCE	CITY/STATE/ZIP			FORMER ADDRESS (if current less than 2 years)		YEARS THERE	PERSONAL REFERENCE 1 (Name and Address)	RELATIONSHIP			PHONE NO.		<input type="checkbox"/> SPOUSE <input type="checkbox"/> CO-APPLICANT Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed) SPOUSE/CO-APPLICANT NAME _____ <table border="1" style="width:100%"> <tr> <td style="width:33%">SOCIAL SECURITY NO.</td> <td style="width:33%">DRIVER'S LICENSE NO. & STATE</td> <td style="width:33%">BIRTH DATE</td> </tr> <tr> <td>HOME PHONE NO.</td> <td>CELL PHONE</td> <td>DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT</td> </tr> <tr> <td>MOTHER'S MAIDEN NAME</td> <td colspan="2">RELATIONSHIP TO APPLICANT</td> </tr> <tr> <td>CURRENT STREET ADDRESS</td> <td>APT. NO.</td> <td>SINCE</td> </tr> <tr> <td colspan="3">CITY/STATE/ZIP</td> </tr> <tr> <td colspan="2">FORMER ADDRESS (if current less than 2 years)</td> <td>YEARS THERE</td> </tr> <tr> <td>PERSONAL REFERENCE 1 (Name and Address)</td> <td colspan="2">RELATIONSHIP</td> </tr> <tr> <td></td> <td colspan="2">PHONE NO.</td> </tr> </table>	SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE	HOME PHONE NO.	CELL PHONE	DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT	MOTHER'S MAIDEN NAME	RELATIONSHIP TO APPLICANT		CURRENT STREET ADDRESS	APT. NO.	SINCE	CITY/STATE/ZIP			FORMER ADDRESS (if current less than 2 years)		YEARS THERE	PERSONAL REFERENCE 1 (Name and Address)	RELATIONSHIP			PHONE NO.	
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE																																															
HOME PHONE NO.	CELL PHONE	DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT																																															
MOTHER'S MAIDEN NAME	E-MAIL ADDRESS																																																
CURRENT STREET ADDRESS	APT. NO.	SINCE																																															
CITY/STATE/ZIP																																																	
FORMER ADDRESS (if current less than 2 years)		YEARS THERE																																															
PERSONAL REFERENCE 1 (Name and Address)	RELATIONSHIP																																																
	PHONE NO.																																																
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE	BIRTH DATE																																															
HOME PHONE NO.	CELL PHONE	DO YOU: <input type="checkbox"/> OWN <input type="checkbox"/> RENT																																															
MOTHER'S MAIDEN NAME	RELATIONSHIP TO APPLICANT																																																
CURRENT STREET ADDRESS	APT. NO.	SINCE																																															
CITY/STATE/ZIP																																																	
FORMER ADDRESS (if current less than 2 years)		YEARS THERE																																															
PERSONAL REFERENCE 1 (Name and Address)	RELATIONSHIP																																																
	PHONE NO.																																																

EMPLOYMENT & INCOME If you are self-employed, attach a financial statement and your most recent income tax return.

CURRENT EMPLOYER	CURRENT EMPLOYER
HIRE DATE	HIRE DATE
CURRENT ADDRESS	CURRENT ADDRESS
WORK PHONE NO.	POSITION
MONTHLY GROSS INCOME	MONTHLY GROSS INCOME
\$	\$
FORMER EMPLOYER (if current less than 2 years)	FORMER EMPLOYER (if current less than 2 years)

OTHER INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME	SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME
		\$			\$

ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: **A** - Applicant **OR** **C** - Spouse/Co-Applicant

CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE	CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE
A	C	TYPE			A	C	TYPE		
				\$				\$	
				\$				\$	
AUTO #1 MAKE	MODEL	YEAR	VALUE	AUTO #2 MAKE	MODEL	YEAR	VALUE		
			\$				\$		
REAL ESTATE TYPE	VALUE	OTHER ASSETS	VALUE				VALUE		
	\$		\$				\$		

HOME EQUITY INFORMATION - List any liens against your house. A lien is a legal claim filed against property as security for payment of a debt.

FIRST MORTGAGE HELD BY	PRESENT BALANCE	MONTHLY PAYMENT
		\$
OTHER LIENS (DESCRIBE)		
IS THE PROPERTY DESCRIBED IN THIS SECTION YOUR PRINCIPAL DWELLING? <input type="checkbox"/> Yes <input type="checkbox"/> No		
IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? <input type="checkbox"/> Yes <input type="checkbox"/> No		

CREDIT INFORMATION Be sure to list all open accounts with or without a balance.
A - APPLICANT C - SPOUSE/CO-APPLICANT D - DEBTS TO BE PAID OFF IF LOAN IS GRANTED

PLEASE CHECK			LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS (Attach separate sheet if necessary)	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENTS
A	C	D				

FINANCIAL INFORMATION PLEASE ANSWER THE FOLLOWING QUESTIONS AND IF A "YES" ANSWER IS GIVEN, EXPLAIN ON A SEPARATE SHEET.

	Applicant		Co-Applicant	
	YES	NO	YES	NO
1. HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?				
2. DO YOU HAVE ANY OUTSTANDING JUDGMENTS?				
3. HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?				
4. ARE YOU A PARTY IN A LAWSUIT?				
5. ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?				
6. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?				
7. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?				

FOR WHOM (Name of other obligated on loan): _____ TO WHOM (Name of Creditor): _____

DEMOGRAPHIC INFORMATION – This section asks about your ethnicity, sex, and race.

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

BORROWER	CO-BORROWER
<p>Ethnicity</p> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – Enter origin: _____ <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information	<p>Ethnicity</p> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – Enter origin: _____ <i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information
<p>Race</p> <input type="checkbox"/> American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian – Enter race: _____ <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander – Enter race: _____ <i>Examples: Fijian, Tongan, etc.</i> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information	<p>Race</p> <input type="checkbox"/> American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian – Enter race: _____ <i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander – Enter race: _____ <i>Examples: Fijian, Tongan, etc.</i> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information
<p>Sex</p> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information	<p>Sex</p> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information

To Be Completed by Financial Institution (for application taken in person):
 Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
 Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
 Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:
 Face-to-Face interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

SIGNATURES – Are you currently on active military duty? Yes No

You promise that the information stated in this Home Equity Loan Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. The Credit Union may also use the credit report related to this Loan Application to determine we might be able to offer you other credit products, products with more favorable interest rates, lower payments or other more advantageous terms than credit products you currently have. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You understand and agree that if your application is approved, that any collateral described in any security agreement, pledge, advance disbursement voucher or similar document that may be executed, now or in the future, in connection with such credit will secure the Credit Union for repayment of funds advanced to you, subject to the terms and conditions of such security agreement, pledge, advance disbursement voucher or similar document.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

X _____	_____	X _____	_____
Applicant/Co-Signer	Date	Spouse/Co-Applicant	Date

Credit Union Use Only			
Loan Approved <input type="checkbox"/> Yes <input type="checkbox"/> No	Loan Approved <input type="checkbox"/> Yes <input type="checkbox"/> No	Mortgage Loan Originator:	Mortgage Loan Officer Name:
Loan Officer Signature	Credit Committee Signature	NMLSR ID #:	NMLSR ID #:
X _____	X _____		