

FIXED RATE SECOND MORTGAGE



P.O. Box 1052 • Northridge, CA 91328-1052
 (818) 993-6328
 FAX (818) 993-0324 • LOAN FAX (818) 341-5626
 www.matadors.org

CU USE ONLY
EMPLOYEE NAME

Matadors Community Credit Union NMLS# 504752 - Originator: Mark Tsimanis NMLS# 539547

Complete in Ink

1. REQUESTED AMOUNT \$ _____ 2. PURPOSE OF LOAN _____ 2a. IS ANY OF THIS MONEY TO BE USED FOR DEBT CONSOLIDATION? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, PLEASE ATTACH A LIST OF BILLS TO BE PAID. 2b. IS ANY OF THIS MONEY TO BE USED FOR HOME IMPROVEMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, PLEASE PLEASE GIVE A ROUGH ESTIMATE OF HOW MUCH \$ _____	3. SUBJECT PROPERTY ADDRESS STREET _____ CITY, STATE, ZIP _____ NAMES ON TITLE _____ _____ 4. TYPE OF PROPERTY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> TOWNHOUSE <input type="checkbox"/> CONDO <input type="checkbox"/> OTHER (EXPLAIN) _____	5. YEAR PURCHASED HOME _____ 6. PURCHASE PRICE \$ _____ 7. IS THIS YOUR PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO 8. CURRENT PROPERTY VALUE \$ _____
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NOTICE: MARRIED APPLICANTS MAY APPLY FOR AN INDIVIDUAL ACCOUNT. CHECK THE BOX INDICATING THE TYPE OF CREDIT YOU ARE APPLYING FOR: **YOU MUST INITIAL ON REVERSE FOR JOINT ACCOUNT***

INDIVIDUAL ACCOUNT JOINT ACCOUNT WITH YOUR SPOUSE* JOINT ACCOUNT WITH SOMEONE OTHER THAN YOUR SPOUSE (CO-APPLICANT)*

MARITAL STATUS: CHECK ONE if you reside in or are relying on property in a community property state or if you are applying for secured credit or a joint account.

MARRIED SEPARATED UNMARRIED

Complete this section if (1) this is to be a joint account with your spouse, (2) your spouse will use this account, (3) you live in a community property state (Arizona, California, Idaho, Louisiana, New Mexico, Nevada, Texas, Washington, and Wisconsin) or (4) you are relying on your spouse's income in applying for this account. This section must also be completed about your co-applicant if this is for a joint account with someone other than your spouse.

TELL US ABOUT...Yourself

NAME (LAST - FIRST - INITIAL)		SOCIAL SECURITY. NO.	
ADDRESS		YRS	MOS
CITY	STATE	ZIP	
E-MAIL		CELL PHONE NO. ()	
DATE OF BIRTH / /	HOME PHONE NO. ()	DRIVERS LIC. NO	STATE

Spouse Co-Applicant

NAME (LAST - FIRST - INITIAL)		SOCIAL SECURITY. NO.	
ADDRESS		YRS	MOS
CITY	STATE	ZIP	
E-MAIL		CELL PHONE NO. ()	
DATE OF BIRTH / /	HOME PHONE NO. ()	DRIVERS LIC. NO	STATE

Your Employment

EMPLOYER		PHONE NO. ()	
ADDRESS		CITY	STATE ZIP
DATE EMPLOYED	GROSS SALARY \$	<input type="checkbox"/> Monthly <input type="checkbox"/> Bi-Weekly	<input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Weekly

Spouse/Co-Applicant's Employment

EMPLOYER		PHONE NO. ()	
ADDRESS		CITY	STATE ZIP
DATE EMPLOYED	GROSS SALARY \$	<input type="checkbox"/> Monthly <input type="checkbox"/> Bi-Weekly	<input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Weekly

Your 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.

TYPE OF OTHER INCOME	MONTHLY AMOUNT \$
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Spouse/Co-Applicant's Other Income

TYPE OF OTHER INCOME	MONTHLY AMOUNT \$
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Other Assets

TYPE	NAME	APPROX. BALANCE/VALUE	IRA / KEOGH
CHECKING		\$	
SAVINGS		\$	
SAVINGS		\$	

HOME OWNER'S INSURANCE

COMPANY NAME	AGENT	AGENT'S PHONE	ANNUAL PREMIUM \$
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CONTINUED ON REVERSE SIDE

Additional Real Estate Property (List Rental Income on Other Side)

		CURRENT BALANCE	MONTHLY PAYMENT
ADDRESS	YEAR PURCHASED:		
MARKET VALUE: \$	NAME OF MORTGAGE LENDER:	\$	\$
ADDRESS	YEAR PURCHASED:		
MARKET VALUE: \$	NAME OF MORTGAGE LENDER:	\$	\$

Your Debts and Obligations (Attach a separate sheet if necessary)

TYPE OF LOAN	COMPANY / PAYEE	INTEREST RATE	BALANCE	MO. PAYMENTS
1ST TRUST DEED		%	\$	\$
2ND TRUST DEED		%	\$	\$
MCCU LOANS				\$
VEHICLE #1				\$
VEHICLE #2				\$
CREDIT CARD				\$
CREDIT CARD				\$
OTHER				\$
OTHER				\$
OTHER				\$
OTHER				\$
ALIMONY/CHILD SUPPORT				\$
			TOTAL MO. PAYMENTS	\$

The following questions apply to both Applicant and Co-Applicant	Have you ever filed for any form of bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any unsatisfied judgments, liens or lawsuits pending which may result in a judgement against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. Citizen or permanent alien resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	List all other names under which you have received credit	If none, state so	Are you a co-signer or Guarantor on another party's loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, for whom?	Where?

ENCLOSE YOUR TWO MOST RECENT PAYCHECK STUBS, IF SELF-EMPLOYED OR RETIRED, ATTACH THE LAST TWO YEARS TAX RETURNS

PLEASE SIGN WHERE INDICATED BELOW

Acknowledgment 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 his 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.

Borrower's Signature	Date	Co-Borrower's Signature	Date	*We intended to apply for joint credit if indicated above
X		X		Applicant Initials Co-Applicant (Spouse) Initials

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 not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note race or national origin and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

How did you hear about us? _____

BORROWER	<input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity	<input type="checkbox"/> Hispanic Latino or <input type="checkbox"/> Not Hispanic or Latino	Ethnicity	<input type="checkbox"/> Hispanic Latino or <input type="checkbox"/> Not Hispanic or Latino
Race/National Origin:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American	Race/National Origin:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American
	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer: <input type="checkbox"/> face to face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone <input type="checkbox"/> by internet	Name and Address of Interviewer's Employer	Name and Address of Interviewer's Employer: MATADORS COMMUNITY CREDIT UNION P.O. BOX 1052 NORTHRIDGE, CA 91328-1052	
	Interviewer's Signature		Date
	Interviewer's Phone Number (incl. area code)		

