

# Application

A table that includes required credit card disclosures is on a separate document provided with this Application. To obtain any change in the required information since it was printed, call us at (248) 647-5958.

<b>Married Applicants: May apply for a separate account.</b> <b>Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if:</b> 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI), 2. your spouse will use the account, or 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying. <b>Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.</b> <b>Guarantor: Complete the Other section if you are a guarantor on an account/loan.</b>			
<input type="checkbox"/> LOANLINER Account/Loan: <input type="checkbox"/> Individual <input type="checkbox"/> Joint <i>(Including ATM/Debit Card Access to the Account if Available)</i> Amount Requested \$ _____ Purpose/Collateral: _____ Repayment: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Cash <input type="checkbox"/> Military Allotment <input type="checkbox"/> Automatic Payment		<input type="checkbox"/> Credit Card Account: <input type="checkbox"/> Individual <input type="checkbox"/> Joint Credit Limit Requested \$ _____ If Authorized User, Name: _____	
<b>PAYMENT PROTECTION</b> Are you interested in having your loan protected? <input type="checkbox"/> Yes <input type="checkbox"/> No If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.			
<b>APPLICANT</b> NAME _____ ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____ DRIVER'S LICENSE NUMBER/STATE _____ AGES OF DEPENDENTS _____ EMAIL ADDRESS _____ BIRTH DATE _____ HOME PHONE _____ CELL PHONE _____ BUSINESS PHONE/EXT. _____ PRESENT ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE _____ PREVIOUS ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE _____ 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)		<b>OTHER</b> <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> OTHER NAME _____ ACCOUNT NUMBER _____ SOCIAL SECURITY NUMBER _____ DRIVER'S LICENSE NUMBER/STATE _____ AGES OF DEPENDENTS _____ EMAIL ADDRESS _____ BIRTH DATE _____ HOME PHONE _____ CELL PHONE _____ BUSINESS PHONE/EXT. _____ PRESENT ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE _____ PREVIOUS ADDRESS (Street - City - State - Zip) _____ <input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE _____ 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)	
<b>EMPLOYMENT/INCOME</b> NAME AND ADDRESS OF EMPLOYER _____ TITLE/GRADE _____ START DATE _____ HOURS AT WORK _____ SUPERVISOR'S NAME _____ IF SELF EMPLOYED, TYPE OF BUSINESS _____ NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. EMPLOYMENT INCOME \$ _____ Per _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS OTHER INCOME \$ _____ Per _____ SOURCE _____ MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____ PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS _____ STARTING DATE _____ _____ ENDING DATE _____		<b>EMPLOYMENT/INCOME</b> NAME AND ADDRESS OF EMPLOYER _____ TITLE/GRADE _____ START DATE _____ HOURS AT WORK _____ SUPERVISOR'S NAME _____ IF SELF EMPLOYED, TYPE OF BUSINESS _____ NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED. EMPLOYMENT INCOME \$ _____ Per _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS OTHER INCOME \$ _____ Per _____ SOURCE _____ MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____ PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS _____ STARTING DATE _____ _____ ENDING DATE _____	
<b>REFERENCE</b> NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____ HOME PHONE _____		<b>REFERENCE</b> NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____ HOME PHONE _____	



**HOME EQUITY INITIAL DISCLOSURE  
VARIABLE RATE TRUTH-IN-LENDING DISCLOSURE NOTICE  
(PROMOTIONAL PROGRAM APRIL 1, 2015 TO JANUARY 1, 2016)**

**BIRMINGHAM BLOOMFIELD CREDIT UNION**

**576 EAST LINCOLN • BIRMINGHAM, MICHIGAN 48009 • PHONE: (248) 647-5958**

<b>Borrower(s)</b>	<b>Requested Credit Limit</b> \$	<b>Account Number</b>	<b>Date</b>
<b>Borrower(s) Address</b>	<b>Property Address</b>		

**THIS DISCLOSURE NOTICE CONTAINS IMPORTANT INFORMATION ABOUT BIRMINGHAM BLOOMFIELD CREDIT UNION'S HOME EQUITY REVOLVING CREDIT LOAN. YOU SHOULD READ IT CAREFULLY AND KEEP A COPY FOR YOUR RECORDS.**

**TERMS SUBJECT TO CHANGE.** The terms described below are effective **April 1, 2015** but are subject to change at any time. If, prior to your signing the loan documents, any of these terms have changed (other than the **Annual Percentage Rate**) and you decided, as a result, not to obtain a home equity loan from us, you would be entitled to a refund of any fees that you paid in connection with your application.

**HOME EQUITY REVOLVING CREDIT.** You must apply for and be approved for a Home Equity Revolving Credit Plan to qualify for this revolving line of credit. The home equity loan is a revolving line of credit secured by a borrower's principal residence that permits the borrower to obtain credit advances up to a specified credit limit. Because the loan is an open-end line of credit, it can be used again and again to obtain credit advances as long as the credit limit is not exceeded. As used below, the words "we", "us" and "our" mean Birmingham Bloomfield Credit Union.

**INTRODUCTORY INTEREST RATE.** An introductory **Annual Percentage Rate (APR)** of 1.99% is available for home equity line of credit accounts only and applies to the monthly balances for the billing cycles beginning with the account open date until January 1, 2016. At the end of the introductory rate, on January 1, 2016, your APR changes to a variable rate of interest as low as 5.00%, although your applicable rate may differ based upon your credit history available as of the date of loan approval. To receive the introductory rate, the completed application must be submitted between April 1, 2015 and June 30, 2015 and the account opened by August 31, 2015 with your consummation (closing) of the mortgage loan. This special offer is for a limited time only and cannot be combined with any other offer. This offer is not available for current BBCU HELOC or Home Equity loan borrowers. After the introductory rate expires, your margin, rate, and payment may differ based upon your credit history available as of the date of loan approval and your rate will never be lower than 5.00% or higher than 18.00%. After the introductory period, the applicable APR is a variable rate that may change based on the prime rate of interest as published in *The Wall Street Journal's* listing of "Money Rates" and determined on the last business day of each quarter and effective on the first business day of each quarter, plus a margin (the most recent figure available in the historical chart below).

**SECURITY INTEREST.** Your obligation to repay your home equity loan and your other obligations under your home equity loan agreement would be secured by the property described in a Mortgage signed by you in connection with the establishment of your loan. By signing the Mortgage, you would grant Birmingham Bloomfield Credit Union a security interest in that property. You could lose that property if you did not meet your obligations to Birmingham Bloomfield Credit Union.

**PRIMARY RESIDENCE.** You must occupy the home/residence pledged as collateral for this Home Equity loan until the balance is paid in full. If the residence securing this Home Equity loan ceases to be owner-occupied for more than 30 consecutive calendar days during the term of this Plan, we may, at the Credit Union's sole discretion, increase the Margin added to the Interest Rate Index, by one percentage point (1.00%), for the remaining term of the Plan.

**POSSIBLE ACTIONS.** Under the circumstances specified in your home equity loan agreement, Birmingham Bloomfield Credit Union would be permitted (i) to terminate your account and require you to pay us the entire outstanding balance in one payment and also charge you certain fees, (ii) to refuse to make further extensions of credit, (iii) to reduce your credit limit, and (iv) to make specific changes to the terms of your home equity loan agreement. The Credit Union may also make any of the following changes to your Plan: (a) prohibit additional extensions of credit or reduce the credit limit applicable to an account under the plan during any period in which the fair market value of the borrower(s) principal dwelling which secures any outstanding balance is less than the original appraisal value of the dwelling or less than all the aggregate outstanding lien/loan balances owing on the property; (b) prohibit additional extensions of credit or reduce the credit limit applicable to the account during any period in which the creditor has reason to believe that the consumer will be unable to comply with the repayment requirements of the account due to a material change in the consumer's financial circumstances; (c) prohibit additional extensions of credit or reduce the credit limit applicable to the account during any period in which the consumer is in default with respect to any material obligation of the consumer under the agreement. Upon your request, Birmingham Bloomfield Credit Union will provide you with more specific information about when Birmingham Bloomfield Credit Union could take these actions.

This disclosure notice is not a replacement for or a part of any loan commitment, loan agreement, Mortgage or other document you may sign if Birmingham Bloomfield Credit Union agrees to make a home equity loan to you. You should become familiar with and understand the provisions of all such documents before signing them.

Since Birmingham Bloomfield Credit Union may sell any loan it makes, a purchaser of the loan may enforce the terms of any loan you may obtain from Birmingham Bloomfield Credit Union. As used below, the words "we", "us" and "our" mean Birmingham Bloomfield Credit Union or any person that would have the right to enforce the loan terms.

**How the Home Equity Loan Works**

1. **General.** The home equity loan is a revolving credit loan secured by a borrower's principal residence that permits the borrower to obtain credit advances up to a specified credit limit. Because the loan is an open-end revolving credit, it can be used again and again to obtain credit advances as long as the credit limit is not exceeded. Advances may be obtained at the Credit Union, by sharedraft checks if authorized by the Credit Union or you may be authorized by the Credit Union to access the loan by other means.

2. **"Draw Period" and "Loan Term".** The term of your loan would be 15 years. You could obtain advances under your revolving credit during the first seven (7) years of the loan term (called the "draw period"). After that, your loan would convert into the repayment period during which you would no longer be permitted to obtain advances and would be required to repay the outstanding balance plus interest and all other amounts due in 84 monthly payments remaining in your entire 15 year equity loan.

3. **Transaction Requirements.** There is no minimum first credit advance required. The third party fees will be waived on initial draw amounts of \$20,000.00 or greater providing the line of credit remains open for a minimum 12 months from the date of the loan with a minimum balance of \$20,000.00. The Credit Union will be reimbursed for all actual closing costs paid by the Credit Union if the account is closed or the account remains open and the outstanding loan balance decreases below \$20,000.00 during the first year following the date of closing. The minimum credit advance you can receive after the first advance is \$100.00. You do not need to maintain an outstanding balance to keep your Plan open, subject to the minimum balance requirement above in this Section and reimbursement of closing costs assessed to your account if the minimum balance requirement in this Section is not maintained.

4. **Minimum Payment Requirements.** The amount of your minimum payment during both the draw period and the repayment period would equal the sum of (i) \$17.50 per each \$1,000.00 of the outstanding loan balance as of the most recent advance plus (ii) unpaid interest and late charges assessed on your loan during the billing period covered by the statement we sent you plus (iii) any past due payment.

The payment will remain the same during the draw period unless you obtain another credit advance. If the interest rate increases, the result is that you would be required to make additional payments of the same amount. Your payment will never be less than a minimum payment established by the Credit Union of \$100.00 or, if the balance owing is less than \$100.00, the remaining balance owing. Upon each advance, we will calculate your payments as specified in this section. You must make monthly payments both during the draw period and the repayment period. Interest accrues on your total balance owing from the date of each advance and there is no time period within which any credit extended may be repaid without incurring a finance charge.

5. **Minimum Payment and Maximum Rate Examples.** If you made only the minimum monthly payment and took no other credit advances, it would take 5 years and 6 months to pay off a credit advance of \$10,000 at an **Annual Percentage Rate** of 5.00% (*the rate shown in the interest rate column for the year 2014*). During that period, you would make 65 *monthly* payments of \$175.00 and 1 final payment of \$57.52. Your minimum monthly payment will never be less than a minimum payment established by the Credit Union of \$100.00, unless your last payment is less than \$100.00.

After the Introductory period, your interest rate will be determined on the last business day of each quarter and will become effective on the first business day of each quarter after your mortgage closing. For example, a \$10,000.00, 15 year loan with an initial interest rate of 5.000 percent (*the rate shown in the interest rate column for the year 2014*), the maximum amount that the interest rate can raise under this program is to 18 percentage points, but the payment will not change unless you take an additional advance after the interest rate changes. The maximum interest rate of 18.00 percent, for this example only, could be reached in the sixty-first month of your loan. You will be notified in writing when your interest rate is changed. This notice will contain information about your interest rate, payment and loan balance.

6. **Fees and Charges to Open Plan.** Birmingham Bloomfield Credit Union will pay the title insurance fee, recording fees, document preparation fee, flood certification fee and property valuation fees for those loans with an initial draw of \$20,000.00 or more. You will be charged a "reimbursement" of closing costs fee if the account is closed or the account remains open and the outstanding loan balance decreases below \$20,000.00 during the first year following the date of closing. We will provide you with an itemization of the fees we will have to pay to third parties.

While the Credit Union will conditionally pay all costs above which are directly related to your mortgage, the credit union is not obligated to pay other fees or costs that you may incur to clear title to your property or record non-mortgage related documents. We will provide you with an itemization of the fees we will have to pay to third parties.

7. **Other Charges and Costs.**

- **Late Charges:** If any payment is not received by the Credit Union within 15 days of the due date of that payment, you may be required to pay us a late charge of five (5%) percent of the amount of that payment of principal and interest to compensate us for the additional time and expense involved in processing late payments.
- **Collection Costs:** If this Contract is placed in the hands of an attorney for collection, or if it is collected through any legal proceedings at law or in equity or in bankruptcy, receivership or other court proceedings, borrower(s) and/or cosigners promise to pay, subject to any limits under applicable law, all costs and expenses of collection including, but not limited to, court costs and the reasonable attorney's fees of the holder.
- **Other Fees:** Your account may also be assessed other fees according to the Credit Union's fee schedule, as adjusted from time to time.

8. **Variable Interest Rate.** During the Introductory period, your interest rate would not change. After the Introductory period, your loan would have a variable interest rate, and the **Annual Percentage Rate** could change as a result. The **Annual Percentage Rate** would not include costs other than interest.

9. **PERIODIC RATE AND CORRESPONDING ANNUAL PERCENTAGE RATE:** The **Annual Percentage Rate** is based on the value of an index. The index is the highest Prime Rate of Interest published daily in the *Wall Street Journal's* listing of "Money Rates" (the "Index"). We will use the most recent index value available to us as of the date of any **Annual Percentage Rate** adjustment. A margin may be added or subtracted from the Index, based upon your credit report.

If the *Wall Street Journal* ceases to publish the Index, we will choose a substitute index that is based upon comparable information and, if necessary, a substitute margin, so that the change in the index results in substantially the same rate as required under the previous index. You should ask us for the current index value, margin and **Annual Percentage Rate**. After you opened an account, rate information would be provided on periodic statements that we send you.

**FINANCE CHARGES** are the same as interest and start to accrue on each Advance on the date it is made. There is no period in which any Advance may be repaid without incurring a **FINANCE CHARGE**. A **FINANCE CHARGE** will be assessed on the daily unpaid loan balance of the account for every day the balance is outstanding during each billing cycle. A **FINANCE CHARGE** begins whenever an advance is posted to the account, regardless of when or how much is paid on the account during the billing cycle. The billing cycle is the period of time that expires between billing cycles. Finance charges include interest only and do not include any other charges.

10. **Interest Rate Changes.** The Introductory rate will not change until January 2, 2016 and will remain in effect until January 2, 2016. On January 2, 2016, your interest rate will be increased without any limit on the amount of the increase so that you receive the then applicable rate for a Borrower with your credit history as of the loan approval date. Thereafter, the **Annual Percentage Rate** will be determined on the last business day of each quarter and will become effective on the first business day of each calendar quarter until the outstanding loan balance is paid in full, with interest. The maximum **Annual Percentage Rate** will never be higher than the maximum allowed by law. There is no limit to the amount of the first interest rate increase adjustment at the end of the Introductory period on January 2, 2016. The **Annual Percentage Rate** adjustments after the first rate change at the end of the Introductory period will never be increased or decreased on any single change date by more than two percentage points (2.0%) from the rate of interest borrower has been paying for the preceding twelve (12) months, excluding the Introductory rate as a restricting factor in determining rates change limits after January 2, 2016. Your interest rate will never be greater than 18.00% nor less than a floor interest rate of five (5.00%) percent established by the Credit Union.

You should ask us for the current Index value, margin and **Annual Percentage Rate**. After you opened an account, rate information would be provided on periodic statements that we send you.

**11. Prepayment:** There is no prepayment penalty, however, Borrower(s) will be obligated to reimburse Credit Union for all closing costs actually paid by the Credit Union if the initial advance is not at least a minimum of \$20,000.00 or if the account is closed the first year following the date of closing or the account remains open and the outstanding loan balance decreases below \$20,000.00 during the first year following the date of closing. If a "reimbursement" fee for closing costs is charged to your account, any payoff balance will include the "reimbursement" fee for actual closing costs paid by the Credit Union.

**12. Tax Deductibility.** You should consult a tax advisor regarding the deductibility of interest and charges under your loan.

**13. No Escrow for Property Taxes and Homeowners Insurance.** The Credit Union does not collect escrow funds for property taxes or homeowners' insurance. You must pay the property taxes and homeowners' insurance when due and supply a copy of the paid receipts to the Credit Union.

**14. Property Insurance Required.** You must carry insurance on the property that secures this revolving of credit plan.

**15. Flood Insurance.** If the property is located in a Flood Hazard Area, we will require you to obtain flood insurance if it is available.

**16. Variable-Rate Example.** The following table shows how the **Annual Percentage Rate** and the minimum monthly payments for a single \$10,000.00 credit advance would have changed based on changes in the Index over the last 15 years. The Index values are from the first week of January each year.

The table assumes that no additional credit advances were taken, that only the minimum payment was made each month and that the rate remained constant during each year. It does not necessarily indicate how the Index or your payments would change in the future.

**Amount:** \$10,000.00

**Margin Range:** 00.00% to 7.000%

**Term:** 15 years

**Interest Rate Floor:** 5.00%

**Caps:** 18.00% and 2.00% per each 12-month period from **after** Introductory Rate

**Interest Adjustment:** Quarterly

**Index:** The highest Prime Rate of Interest reported in The "Money Rates" Section of the *Wall Street Journal*

### Historical Table

Year	Index (%)	Margin* (%)	Annual Percentage Rate (%)	Minimum Monthly Payment
<b>Draw Period</b>				
2000	8.500	00.00	8.500	\$175.00
2001	9.000	00.00	9.000	\$175.00
2002	4.750	00.00	7.000**	\$175.00
2003	4.250	00.00	5.000**	\$175.00
2004	4.000	00.00	5.000***	\$175.00
2005	5.250	00.00	5.250	\$175.00^
2006	7.250	00.00	7.250	-----
<b>Repayment Period</b>				
2007	8.250	00.00	8.250	-----
2008	7.250	00.00	7.250	-----
2009	3.250	00.00	5.250**	-----
2010	3.250	00.00	5.000***	-----
2011	3.250	00.00	5.000***	-----
2012	3.250	00.00	5.000***	-----
2013	3.250	00.00	5.000***	-----
2014	3.250	00.00	5.000***	-----

The Historical Index is as of the first day of January of each year.

\* This is a margin we have used recently.

\*\* Represents the maximum rate adjustment per each year.

^ Eleven payments of \$175.00 and one final payment of \$2.57.

\*\*\* Represents the floor rate of 5.000%

**\*\*\* IMPORTANT ~ Please sign one copy of this disclosure \*\*\*  
and return it to Birmingham Bloomfield Credit Union**

**I/We acknowledge receiving and reading the above Disclosure Notice.**

**Borrower**

**Dated**

**Borrower**

**Dated**

Birmingham Bloomfield Credit Union • 576 East Lincoln • Birmingham, Michigan 48009 • Phone: (248) 647-5958 FAX: (248) 647-9239

Email: [loans@bbcu.org](mailto:loans@bbcu.org)



## HOME EQUITY LINE OF CREDIT (HELOC)

*The property must be your primary residence and must be in Michigan.*

Maximum Loan Amount <sup>1</sup>	\$10,000.00 - \$150,000.00 Up to 80% of the appraised value
Minimum Initial Advance <sup>2</sup>	\$20,000.00
Minimum Draw	\$100.00
Current Rate	5.000% to 11.000% APR*
Index	The Prime Rate as published in the Money Rates table of the Wall Street Journal
Cap and Floor	The APR* will not increase or decrease by more than two percentage points (2.000%) from the rate of interest borrower(s) has been paying for the preceding twelve (12) months. The Annual Percentage Rate will never be greater than 18.000% or less than 5.000%.
Term	Seven year (7) draw period – Eight year (8) repayment period
Minimum Payments-Draw Period	The minimum payment during the draw period is 1.75% of the outstanding balance at the time of the last draw or a minimum of \$100.00
Minimum Payments-Repayment Period	The minimum payment during the repayment period is 1.75% of the outstanding balance at the time of the last draw or a minimum of \$100.00
Fees <sup>2</sup>	\$0 to \$750.00

To Calculate Maximum Loan Amount:	
Current appraised value	\$
X 80%	
Minus 1 <sup>st</sup> mortgage Balance	\$
= Equity Available for loan	\$
All Existing liens except the 1 <sup>st</sup> mortgage must be paid off	

Items Required for Application:
•Completed Application
•Verification of Income (recent paystub, W-2, recent tax returns),two years of tax returns for self-employed applicants
•State Equalized Value (SEV) or recent appraisal
•Proof of homeowners insurance
•Current mortgage statement

1. The loan amount may be determined by SEV. Additional conditions and restrictions may apply.
2. A minimum advance of \$20,000.00 is required to waive all processing and closing costs. If the loan is paid off or closed within 12 months of the closing date, the borrower will reimburse the Credit Union for all expenses associated.

\*APR= Annual Percentage Rate. Variable rate based on the Prime Rate as published in the Money Rates table of the Wall Street Journal. Actual interest rate offered is based on credit score and underwriting factors. Other rates and terms may apply.

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