

**STATE LAW NOTICES**

**OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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.

**WISCONSIN RESIDENTS ONLY:** (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is

SIGNATURE OF WISCONSIN RESIDENTS ONLY

X

DATE

**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 discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the 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 law for the particular type of loan applied for.)

**BORROWER**  
**Ethnicity:**

- I do not want to furnish this information
- Hispanic or Latino
- Not Hispanic or Latino
- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White
- Female

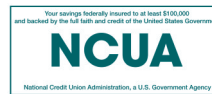
**Sex:**

**CO-BORROWER**  I do not want to furnish this information

- Hispanic or Latino
- Not Hispanic or Latino
- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White
- Female
- Male



#BR-CONSLN Revised 06/07 PMS 5473



**SHARONVIEW**  
FEDERAL CREDIT UNION

*Financial Solutions Center or Magic One:*  
(704) 969-6700 - Charlotte, NC Area  
(800) 462-4421 - Toll Free

*Visit Us Online At:*  
[www.sharonview.org](http://www.sharonview.org)

*Email Us At:*  
[FSC@sharonview.org](mailto:FSC@sharonview.org)

*Mail Us At:*  
Attention: Financial Solutions Center  
Sharonview Federal Credit Union  
Post Office Box 2070  
Fort Mill, SC 29716

*Loan Application Fax:*  
(704) 969-6661

**LOAN**  
*Application*

**SHARONVIEW**  
FEDERAL CREDIT UNION

P.O. Box 2070  
 Fort Mill, SC 29716  
 (704) 969-6700  
 (800) 462-4421

# Loan Application

An Incomplete or Unsigned Form Will Delay Processing

## READ AND COMPLETE

**MARRIED APPLICANTS MAY APPLY FOR A SEPARATE ACCOUNT. CHECK THE APPROPRIATE BOX TO INDICATE INDIVIDUAL CREDIT OR JOINT CREDIT:**

- Individual Credit:** Complete **Applicant** sections if only the applicant's income is considered for loan approval. Complete **Applicant** and **Co-Applicant** sections if you reside in a Community Property State, or if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI.
- Joint Credit:** Complete Applicant and Co-Applicant sections if your co-applicant will be contractually liable for repayment of the loan and initial below: We intend to apply for joint credit. \_\_\_\_\_ (Applicant Initials) \_\_\_\_\_ (Co-Applicant Initials)

**PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING:**

- Vehicle Secured Loan:** Amount: \$ \_\_\_\_\_  Purchase  Refinance  
 Collateral: Year: \_\_\_\_\_ Make: \_\_\_\_\_ Model: \_\_\_\_\_ Miles: \_\_\_\_\_
- All Purpose Loan:** or  **Personal Access Line:** Amount: \$ \_\_\_\_\_ Purpose: \_\_\_\_\_
- Mortgage/Home Equity:** Amount: \$ \_\_\_\_\_  Advantage  Supersaver  Homeline  2nd Mortgage  
 Purchase  Refinance Property Address: \_\_\_\_\_ Primary Residence?  Yes  No  
*If applying for a Mortgage/Home Equity product, please complete the Information for Government Monitoring Purposes section on back.*

**Repayment Method:**  Payroll Deduction  Automatic Transfer  Other: \_\_\_\_\_

APPLICANT		<input type="checkbox"/> CO-APPLICANT		<input type="checkbox"/> CO-SIGNER	
NAME (Last - First - Initial)	ACCOUNT NUMBER	NAME (Last - First - Initial)	ACCOUNT NUMBER	NAME (Last - First - Initial)	ACCOUNT NUMBER
SOCIAL SECURITY NUMBER	MOTHER'S MAIDEN NAME	SOCIAL SECURITY NUMBER	MOTHER'S MAIDEN NAME	SOCIAL SECURITY NUMBER	MOTHER'S MAIDEN NAME
E-MAIL ADDRESS	CELL/BEEPER/OTHER #	E-MAIL ADDRESS	CELL/BEEPER/OTHER #	E-MAIL ADDRESS	CELL/BEEPER/OTHER #
BIRTH DATE	HOME PHONE	BIRTH DATE	HOME PHONE	BIRTH DATE	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS/MONTHS AT THIS ADDRESS	PRESENT ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS/MONTHS AT THIS ADDRESS	PRESENT ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS/MONTHS AT THIS ADDRESS
PURCHASE PRICE OF HOME: \$ _____	PRESENT HOME VALUE \$ _____	PURCHASE PRICE OF HOME: \$ _____	PRESENT HOME VALUE \$ _____	PURCHASE PRICE OF HOME: \$ _____	PRESENT HOME VALUE \$ _____
MORTGAGE BALANCE: \$ _____	MORTGAGE PAYMENT (MORTGAGE/RENT): \$ _____	MORTGAGE BALANCE: \$ _____	MORTGAGE PAYMENT (MORTGAGE/RENT): \$ _____	MORTGAGE BALANCE: \$ _____	MORTGAGE PAYMENT (MORTGAGE/RENT): \$ _____

## EMPLOYMENT

EMPLOYER NAME	EMPLOYER NAME
CITY, STATE, ZIP	CITY, STATE, ZIP
HIRE DATE	POSITION

INCOME		OTHER INCOME (GROSS)		OTHER INCOME (GROSS)	
<b>OTHER INCOME NOTICE:</b> Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.					
EMPLOYMENT INCOME (GROSS)	PER	PER	PER	OTHER INCOME (GROSS)	PER
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

REFERENCES	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU
HOME NUMBER	HOME NUMBER
RELATIONSHIP	RELATIONSHIP
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU
HOME NUMBER	HOME NUMBER
RELATIONSHIP	RELATIONSHIP

You certify that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize Sharonview Federal Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that Sharonview will rely on the information in this application and your credit report to make its decision. If you request, Sharonview will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions insured by NCUA.

**Negative Information Notice:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record the information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you 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 information.

SIGNATURE OF APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_

SIGNATURE OF CO-APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_