

TVA Reservation
Muscle Shoals, AL 35662

425 Cox Blvd
Sheffield, AL 35660



303 E Dr Hicks Blvd
Florence, AL 35630

616 E Hobbs St
Athens, AL 35611

1405 S Wilson Dam Rd
Muscle Shoals, AL 35661

150 Brush Creek Rd
Killen, AL 35645

211 E 6th Street
Tuscumbia, AL 35674

406 N Mall Dr
Florence, AL 35630

10835 Shaw Rd BFT-2C
Athens, AL 35611

LOAN REQUEST INFORMATION

Amount: \$	Term (months):	Interest Rate:	%
Loan Type: <input type="checkbox"/> Fixed <input type="checkbox"/> ARM	Property: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence		
Purpose: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Perm <input type="checkbox"/> Other			
Subject Property:		Downpayment Source:	

BORROWER INFORMATION

Full Name:		Home Phone:	
SSN:	DOB:	Cell Phone:	
Email:	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	Dependents: _____	
Current Address:			
Previous Address (if less than 2 yrs):			
Employer:		Position:	
Employer Address:			
Employer Phone:		Date of Hire:	
Annual Income: \$ _____		Years in this Profession: _____	
Driver's License Number:		Driver's License State:	
Other Income: \$	Source(s):		
Previous Employer(if less than 2 yrs):			
Position:	Date of Hire:	Annual Income: \$ _____	
NOTICE: Alimony, child support, or separate maintenance income need not be revealed if the Applicant or Co-Applicant does not choose to have it considered as a means of repaying this loan.			
Nearest Relative Name/Address/Phone Number/Relationship:			

CO-BORROWER INFORMATION

Full Name:		Home Phone:	
SSN:	DOB:	Cell Phone:	
Email:	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	Dependents: _____	
Current Address:			
Previous Address (if less than 2 yrs):			
Employer:		Position:	
Employer Address:			
Employer Phone:		Date of Hire:	
Annual Income: \$ _____		Years in this Profession: _____	
Driver's License Number:		Driver's License State:	
Other Income: \$	Source(s):		
Previous Employer(if less than 2 yrs):			
Position:	Date of Hire:	Annual Income: \$ _____	
NOTICE: Alimony, child support, or separate maintenance income need not be revealed if the Applicant or Co-Applicant does not choose to have it considered as a means of repaying this loan.			
I understand that I am applying for JOINT CREDIT by initialing below Co-Borrower Initials: _____			

HOUSING EXPENSE INFORMATION

Combined Monthly Housing Expense	Present	Proposed
Rent		
First Mortgage (P&I)		
Other Financing (P&I)		
Hazard Insurance		
Real Estate Taxes		
HOA Dues		
TOTAL		

CURRENT ASSETS

Name of Financial Institution	Account Type	Amount	Owner

LIABILITIES

Name of Lender	Balance	Payment	Debt Type	Owner

SCHEDULE OF REAL ESTATE OWNED

Property Address	Type of Property	Market Value	Amount of Liens	Gross Rental Income

ADDITIONAL INFORMATION

DECLARATIONS

If answer is "YES", please furnish explanation	Borrower (Y/N)	Co-Borrower (Y/N)
Are you other than a United States citizen?		
Is income listed on application likely to be reduced before credit request is paid in full?		
Are there any outstanding judgments, garnishments, or legal proceedings pending against you?		
In the past seven (7) years, have you filed for bankruptcy protection?		
Have you had any property repossessed, foreclosed upon, or given title or deed in lieu of foreclosure or surrendered to a creditor property securing a loan?		
Are you a comaker or guarantor of any other loans?		
Are you a party in a lawsuit?		
If applicable, is any of the downpayment borrowed?		

ACKNOWLEDGEMENT

I/We hereby apply for a mortgage loan. The property appraisal and title must be satisfactory to the CREDIT UNION. All expenses incurred as a result of the appraisal, of the examination of the title and recording fees and other expenses necessary will be paid by the undersigned. All provisions of the NOTE and MORTGAGE are to be satisfactory to the CREDIT UNION, and the papers are to be prepared by its approved attorney or employee. It is understood and agreed that, if accepted, the CREDIT UNION may withdraw its acceptance of this application at any time. APPLICANT(S) UNDERSTAND THAT LOAN PROTECTION INSURANCE IS NOT PROVIDED ON THIS LOAN.

Everything I/we have stated in this application is true and correct to the best of my knowledge. I understand the CREDIT UNION will retain this application whether or not it is approved. The CREDIT UNION is authorized to check my credit history and employment and to answer questions about its credit experience with me.

BORROWER	DATE	CO-BORROWER	DATE
-----------------	-------------	--------------------	-------------

GOVERNMENT MONITORING INFORMATION

Borrower	Co-Borrower	Questions
		<u>Ethnicity:</u> Hispanic/Latino or Not Hispanic/Latino
		<u>Race:</u> Asian, American Indian or Native Alaskan, Native Hawaiian or Pacific Islander, Black or African American, White
		<u>Sex:</u> Male or Female
		Applicant does not want to disclose above information

Information taken: Face to Face By mail Telephone Interview

INSTITUTION / LOAN OFFICER INFORMATION

TVA Community Credit Union 1010 Reservation Rd Muscle Shoals AL 35661 Institution NMLS ID# 410318	Loan Officer Name / NMLS ID# / Phone Number _____ Loan Officer Signature / Date
--	---

LOAN COMMITTEE USE ONLY

APPROVED DENIED

ELC Approvals:

_____	_____
Loan Officer	Date
_____	_____
Loan Officer	Date
_____	_____
Loan Officer	Date
_____	_____
Loan Officer	Date

Member #: _____

Remarks:

Aday, Tammie / 438521 / 256-248-0617
Adomyetz, Kelly / 438522 / 256-248-0632
Allen, Susan / 834523 / 256-248-0645
Craig, Teresa / 438523 / 256-248-0643
Etheridge, Hope / 438524 / 256-248-0624
Gordon, Kelli / 958977 / 256-230-9317
Hatchett, Sara / 256-230-9317
Johnston, Tara / 905728 / 256-248-0600
Lawson, Kimberly / 438525 / 256-248-0618
McCormack, Amy / 438526 / 256-248-0605
Nance, Courtney / 438527 / 256-248-0674
O'Brien, Matt / 993874 / 256-248-0652
Pettus, Becky / 993876 / 256-248-0635
Wood, Sonya / 438529 / 256-248-0623