



California Adventist Federal Credit Union

1441 E. Chevy Chase Drive, P.O. Box 9513

Glendale, CA 91206

Phone (818) 246 - 7241

Email: operations@cafcu.net

Website: www.cafcunet

LENDING PRODUCTS & SERVICES

THE FOLLOWING DOCUMENTATION IS REQUIRED WITH LOAN APPLICATIONS **LOAN APPLICATION IS AVAILABLE ON OUR WEBSITE WWW.CAFCU.NET**

Real Estate Loan Documentation Requirements:

- Loan Application - 1003 Form
 - NMLS#779875 / LN Officer# 2385102/1434223 + (Variable) Non-Refundable Fee
- CUNA Loan Liner
- Proof of Property Insurance
- Proof of Supplement Bill
- Proof of Income: (Per Applicant)
 - Last two (2) pay stubs
 - Last two (2) months Bank Statements
 - Most current-year filed tax returns
 - Most current copy of W2
- Copy of current lender bill, if applicable
- Appraisal Authentication Form (Order after form receipt)

CALIFORNIA ADVENTIST FEDERAL CREDIT UNION

1441 E CHEVY CHASE DRIVE
GLENDALE, CA 91206
PHONE: 818-246-7241
FAX: 818-240-5809

NMLS# 779875 / 1434223 / 2385102

REAL ESTATE LOAN PACKET FOR:

ACCOUNT #

PROPERTY ADDRESS:

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description				
Cash deposit toward purchase held by:	\$			
<i>List checking and savings accounts below</i>		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$	Acct. no.		

VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/ number & description)		Name and address of Company		\$ Payment/Months	\$
		Acct. no.			
Life insurance net cash value		Name and address of Company		\$ Payment/Months	\$
Face amount: \$					
Subtotal Liquid Assets					
Real estate owned (enter market value from schedule of real estate owned)					
Vested interest in retirement fund					
Net worth of business(es) owned (attach financial statement)		Acct. no.			
Automobiles owned (make and year)		Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
Other Assets (itemize)		Job-Related Expense (child care, union dues, etc.)		\$	
		Total Monthly Payments		\$	
Total Assets a.		Net Worth (a minus b) ▶		\$	Total Liabilities b.
				\$	\$

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
		Borrower		Co-Borrower	
		Yes	No	Yes	No
j.	Subordinate financing	If you answer "Yes" to any question a through i, please use continuation sheet for explanation.			
k.	Borrower's closing costs paid by Seller	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l.	Other Credits (explain)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n.	PMI, MIP, Funding Fee financed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o.	Loan amount (add m & n)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p.	Cash from/to Borrower (subtract j, k, l & o from i)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IX. ACKNOWLEDGEMENT 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 this 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 in this application; (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 in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is 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 Lender, its servicers, successors or assigns 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 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.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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X. 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 either on the basis of this information, or 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 and surname if you have made this application in person. 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 <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 or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <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	Race: <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
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator: This information was provided: <input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> In a telephone interview <input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> By the applicant and submitted via e-mail or the Internet		
Loan Originator's Signature X	Date	
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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INSTRUCTIONS

Uniform Residential Loan Application

The lender uses this form to record relevant financial information about an applicant who applies for a conventional one- to four-family mortgage. Roman numerals in these instructions correspond to the sections on the form.

Lenders must use the PDF dated 6/09 for mortgage loans applications taken on or after July 1, 2010.

Printing Instructions

We provide Form 1003 in an electronic format that prints as a letter size document. However, lenders may print Form 1003 as a legal size document or with different fonts or margins that may affect pagination; we have no specific standards for the number or size of pages the form may have. Consequently, the number and size of pages will not affect compliance with Fannie Mae requirements pertaining to use of the Uniform Residential Loan Application, provided that the content of the form has not been materially altered. When printing this form, you must use the "shrink to fit" option in the Adobe Acrobat print dialogue box.

Instructions

The lender may accept applications taken during a face-to-face interview, over the telephone, through the mail, or via the Internet. The lender should complete all blanks and attach any separate exhibits, details, or statements that are relevant to underwriting the mortgage. The borrower(s) must sign the original application at the time it is completed. If the application is taken over the telephone or via the Internet, the borrower(s) must sign the completed application as soon as possible thereafter. However, an electronic signature or facsimile of the borrower's signature is acceptable as indicated in the "Acknowledgment and Agreement" section of the application. The lender should retain the original application with the supporting information provided by the borrower(s). Before or at the loan closing, the borrower(s) must sign the final application that the lender prepares based on its verification of the information that the borrower(s) provided in the original application.

The instructions at the top of Form 1003 are consistent with the permissible inquiries that creditors are allowed to make under the Equal Credit Opportunity Act (ECOA). Although ECOA permits the lender in a community property state to obtain information regarding the liabilities of a borrower's spouse even though he or she is not applying for the mortgage and his or her income will not be considered for loan qualification purposes, we do not require the lender to obtain the information. This also means that in states where another person shares community property rights with the applicant, the lender does not need to include information on that person's liabilities if he or she is not an applicant.

Note: The following instructions highlight certain sections of the form.

Introductory Statement

We recognize that the introductory paragraph of Form 1003 differs slightly from the introductory paragraph in the Uniform Residential Loan Application found on Freddie Mac's website, Freddie Mac Form 65. However, because we have determined that these differences are not material, Fannie Mae will deem either version to comply with our requirements for use of the Uniform Residential Loan Application.

V. Monthly Income and Combined Housing Expense Information

Gross Monthly Income: If the net cash flow for an investment property is a positive number, it should be listed as "net rental income." If it is a negative number, it must be included in the applicant's monthly obligations. If the property is a two- to four-unit property for which the applicant occupies one of the units as a principal residence, the monthly rental income should be listed as "net rental income."

Combined Monthly Housing Expense: The present monthly housing expenses for the borrower and the co-borrower should be listed on a combined basis. The proposed monthly housing expense for a two- to four-unit property in which the applicant will occupy a unit as a principal residence should reflect the monthly payment (PITIA) for the subject property. For all one- to four-unit investment properties the present monthly housing expense should reflect the applicant's principal residence.

VI. Assets and Liabilities

When the borrower's and co-borrower's assets and liabilities are not sufficiently joined to make a combined statement meaningful, a separate Statement of Assets and Liabilities (Form 1003A) should be completed for the co-borrower.

VII. Details of Transaction

The purchase price shown on Line "a" under the "Details of Transaction" should not include any discounts or rebates or other allowances paid or allowed to the purchaser. For refinancing, the amount being refinanced should be shown on Line "d" -- Refinance. The figure should include the total amount of all existing liens plus the costs of improvements that have been -- or will be -- made. Lines "a", "b", and "c" should not be used to describe a refinance transaction.

VIII. Declarations

Noncitizen Applicants: If an applicant indicates in his response to Question J that he is not a U.S. citizen, and also indicates in his response to Question K that he is not a permanent resident alien, the lender may wish to ask whether he is a nonpermanent resident alien or otherwise is lawfully present in the United States.

X. Information for Government Monitoring Purposes

This section is included to aid the federal government in monitoring compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. Supplying this information is strictly voluntary on the part of the applicant, but lenders should ask all applicants to provide it, including those who apply by telephone and through the Internet, and should describe the reason for collecting this data. Race and ethnicity are separate categories, and although the lender should ask applicants to furnish information for both, applicants may furnish one but not the other. Note that there is no longer a place for applicants to indicate race as "Other" but applicants may check as many races as apply.

The Home Mortgage Disclosure Act and its implementing Regulation C generally require Lenders to collect sex, race, and ethnicity data on all applications.

When an application is taken in person and an applicant elects not to provide some or all of this information, federal law requires the lender to note the applicant's sex, ethnicity, and race on the form, based on the lender's visual observation or the applicant's surname. To aid in identifying applicants who may be of Hispanic ethnicity and who elect not to self-identify, the lender may wish to consult the list of Spanish surnames developed by the U.S. Bureau of the Census. Furthermore, the lender may wish to advise the applicant that he may complete or change the information in this section after the application is approved, at any time up until closing.

To Be Completed By Interviewer

The interviewer must complete this portion of the form to indicate the method used to take the application and to provide the name and telephone number of the interviewer, as well as his or her employer's name and address.

To Be Completed By Loan Originator (for PDF dated 06/09 for mortgage loans applications taken on or after January 1, 2010)

The loan originator must complete this portion of the form to indicate the method used to take the application and to provide the loan originator's name, ID, and telephone number, as well as his or her employer's name, company ID, and address.

Continuation Sheet/Residential Loan Application

Lenders may amend this section by including space to evidence intent to apply for joint credit. Other approaches, such as including this information on a separate document, are also acceptable to Fannie Mae, provided they meet the requirements of applicable law. Lenders should consult counsel to determine their alternatives.

Special Notice for Balloon Mortgages

For each balloon mortgage, the lender must insert a special notice regarding the nature of the balloon features on Form 1003 or in a separate attachment to the form.

If an attachment is used, the borrower(s) must sign the attachment. The following language must be inserted, using capital letters:

"THIS LOAN MUST EITHER BE PAID IN FULL AT MATURITY OR REFINANCED TO A MARKET LEVEL FIXED-RATE MORTGAGE. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE IF YOU DO NOT QUALIFY FOR THE CONDITIONAL RIGHT TO REFINANCE AS SPECIFIED IN THE NOTE ADDENDUM AND MORTGAGE RIDER. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN IF QUALIFICATION CONDITIONS ARE NOT MET. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING."

For California Applications

California Civil Code 1812.30 (j) requires that credit applications clearly specify that the applicant, if married, may apply for a separate account. This requirement is not inconsistent with the language at the beginning of Form 1003.

Lenders may revise the description of the "Married" box in Section III for Borrowers and Co-Borrowers by adding "(includes registered domestic partners)." If lenders are unable to insert the language due to the format of the form, this language may be added to the continuation sheet or included as an attachment to Form 1003.



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P.O. Box 1109, Glendale, CA 91209
Phone (818) 246-7241

APPLICATION

Check below to indicate the type of credit for which you are applying. Married Applicants may apply for a separate account.

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if

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.

Joint Credit: Each Applicant must **individually** complete appropriate section below. If Co-Applicant is spouse of the Applicant, mark the Co-Applicant box.

Account/Loan: Individual Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant Signature	Date
X	(Seal)

Co-Applicant Signature	Date
X	(Seal)

Amount Requested \$
Purpose/Collateral:

Credit Limit Requested \$

APPLICANT	OTHER <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> SPOUSE <input type="checkbox"/> GUARANTOR <input type="checkbox"/> OTHER
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NAME (Last - First - Initial)		NAME (Last - First - Initial)	
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER	ACCOUNT NUMBER	SOCIAL SECURITY NUMBER/INDIVIDUAL TAX ID NUMBER
BIRTH DATE	EMAIL ADDRESS	BIRTH DATE	EMAIL ADDRESS
HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.	HOME PHONE
CELL PHONE	BUSINESS PHONE/EXT.	DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS
DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS	DRIVER'S LICENSE NUMBER/STATE	AGES OF DEPENDENTS
PRESENT ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE	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	PREVIOUS ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO		MORTGAGE/RENT OWED TO	
MORTGAGE BALANCE \$	MONTHLY PAYMENT \$	INTEREST RATE %	MORTGAGE BALANCE \$
MONTHLY PAYMENT \$	INTEREST RATE %	COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:	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)		<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	

EMPLOYMENT/INCOME	EMPLOYMENT/INCOME
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EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME HOURS PER WEEK	EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME HOURS PER WEEK
START DATE:	START DATE:
NAME AND ADDRESS OF EMPLOYER	NAME AND ADDRESS OF EMPLOYER
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.	
EMPLOYMENT INCOME PER \$	OTHER INCOME PER \$
TITLE/GRADE	SOURCE
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS	PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN TWO YEARS
STARTING DATE	ENDING DATE
STARTING DATE	ENDING DATE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE	MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE
ENDING/SEPARATION DATE	ENDING/SEPARATION DATE

REFERENCE	REFERENCE
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NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU
RELATIONSHIP	HOME PHONE
RELATIONSHIP	HOME PHONE

WHAT YOU OWE						
DEBT	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					APPLICANT	OTHER
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE (Incl. Tax & Ins.)		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
		%	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:			TOTALS	\$	\$	

WHAT YOU OWN						
ASSET DESCRIPTION	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGGED AS COLLATERAL FOR ANOTHER LOAN		OWED BY	
			<input type="checkbox"/> YES	<input type="checkbox"/> NO	APPLICANT	OTHER
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OTHER INFORMATION ABOUT YOU		IF YOU ANSWER "YES" (BY CHECKING THE BOX) TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET	APPLICANT	OTHER
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?			<input type="checkbox"/>	<input type="checkbox"/>
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST SEVEN YEARS, OR BEEN A PARTY IN A LAWSUIT?			<input type="checkbox"/>	<input type="checkbox"/>
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?			<input type="checkbox"/>	<input type="checkbox"/>
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? FOR WHOM (Name of Others Obligated on Loan): TO WHOM (Name of Creditor):			<input type="checkbox"/>	<input type="checkbox"/>

STATE LAW NOTICE(S)

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to Ohio Residents: 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.

Notice to Wisconsin Residents: (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 granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature for Wisconsin Residents Only	Date
X	(Seal)

SIGNATURES

By signing or otherwise authenticating below, you promise that everything you have stated in this application is correct to the best of your knowledge, and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize California Adventist 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 and for other accounts, products, or services we may offer you or for which you may qualify. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

Applicant's Signature	Date
X	(Seal)

Other Signature	Date
X	(Seal)

CREDIT UNION USE ONLY

DATE	<input type="checkbox"/> APPROVED	APPROVED LIMITS: SIGNATURE	LINE OF CREDIT	OTHER
	<input type="checkbox"/> DECLINED <small>(Adverse Action Notice Sent)</small>	\$	\$	\$
		DEBT RATIO/SCORE: BEFORE	AFTER	

LOAN OFFICER COMMENTS:

Credit Committee or Loan Officer Signatures	Date
X	(Seal)

Credit Committee or Loan Officer Signatures	Date
X	(Seal)

CALIFORNIA ADVENTIST FEDERAL CREDIT UNION

Phone: 818-246-7241 Fax: 818-240-5809

1441 E Chevy Chase Drive

Glendale, CA 91206

BORROWER'S SIGNATURE AUTHORIZATION

Loan Information:

Date Prepared: _____

Application Number: _____

Applicant(s): _____

Lender: CALIFORNIA ADVENTIST FCU

Lender Address: 1441 E CHEVY CHASE DRIVE, GLENDALE, CA 91206

Lender NMLS #: 779878 / 1434223 / 2385102

BORROWER'S AUTHORIZATION:

- I/We have applied for a mortgage loan from the Lender. As part of the application process, the Lender may verify the information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as a part of its quality control program.
- I/We extend the authorization to the lender for any and all information and documentation that they request and is/are required to process my mortgage loan application. Such information includes, but is not limited to, past and present employment earnings records, bank accounts, stock holding, and other assets' balances, as well as copies of tax returns.
- I/We authorize the lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references.
- The Lender may address this authorization to any party named in the loan application.
- It is understood that a copy of this authorization may be accepted as an original.
- I/We authorize the Lender to use the information obtained only for the processing of my application for a mortgage loan.

APPLIANT'S SIGNATURE

DATE

CO-APPLICANT'S SIGNATURE (if applicable)

DATE

CALIFORNIA ADVENTIST FEDERAL CREDIT UNION

Phone: 818-246-7241 Fax: 818-240-5809

1441 E Chevy Chase Drive

Glendale, CA 91206

APPRAISAL DISCLOSURE

Loan Information:

Date Prepared: _____

Borrower/s: _____

Property Address: _____

You have a right to a copy of the appraisal report obtained in connection with the loan for which you are applying, provided that the appraisal has been paid in full. If you wish for a copy, please provide us with a written request at the mailing address above.

BORROWER'S SIGNATURE

DATE

CO-BORROWER'S SIGNATURE *(if applicable)*

DATE

CALIFORNIA ADVENTIST FEDERAL CREDIT UNION

Phone: 818-246-7241 Fax: 818-240-5809

1441 E Chevy Chase Drive

Glendale, CA 91206

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, CAFCU (lender), must disclose to you the credit bureau distributed to users and the lender in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will be able to obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

By signing below, applicants acknowledge receipt of the above Credit Score Disclosure.

This _____ day of _____, 20 _____.

BORROWER NAME

BORROWER SIGNATURE

CO-BORROWER NAME

CO-BORROWER SIGNATURE

Experian
PO BOX 2002
Allen, TX 75013
800-397-3742

Equifax
PO BOX 740241
Atlanta, GA 39374
800-685-1111

Transunion
PO BOX 1000
Chester, PA 19022
800-888-4213

CALIFORNIA ADVENTIST FEDERAL CREDIT UNION

Phone: 818-246-7241 Fax: 818-240-5809

1441 E Chevy Chase Drive

Glendale, CA 91206

LOAN SERVICING DISCLOSURE STATEMENT

Lender: CALIFORNIA ADVENTIST FEDERAL CREDIT UNION

Property Address: _____

NOTICE TO MORTGAGE APPLICANT: THE RIGHT TO COLLECT YOUR MORTGAGE PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. READ THIS STATEMENT AND SIGN IT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA_ (12 U.S.C. c2601 et. Seq.), you have certain rights under this federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different Servicer.

“Servicing” refers to collecting your principal, interest, and escrow account payments, if any. If your Loan Services change, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements:

If the servicing of your loan is assigned, sold, or transferred to a new Servicer, you must be given written notice for that transfer. The present Loan Servicer must send you notice in writing the assignment, sale, or transfer of the servicing not less than 15 days before the effective date of the transfer. the new Loan Service must also send you a notice within 15 days after the effective date of the transfer. The present Servicer and the new Service may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15-day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time(not more than 30 days after the transfer) for the Servicer to notify you under certain limited circumstances, when your Servicer is changed abruptly. this exception applies only if your Servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a federal agency.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new Servicer, the name, address and toll-free or collect-call telephone number of the new Servicer, and toll free or collect call telephone numbers of a person or department for both your present Servicer and your new Servicer to answer your questions about the transfer of the loan servicing, a loan payment received by your old Servicer before its due date may not be treated by the New Loan Servicer as late, and a late fee may not be imposed on you.

Complain Resolution:

Section 6 of RESP A (12 U.S.C. s605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your Loan Servicer concerning the servicing of your loan, your Servicer must provide you a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is written correspondence other than notice on a payment coupon or other payment medium supplied by the Servicer, which includes your name and account number, and your reasons for the request. Not later than 60 business days after receiving the request, your Servicer must make any appropriate corrections to your account or must provide you with a written clarification regarding any dispute. During this 60 business day period, your Servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. A business day is any day, excluding public holidays (State or Federal), Saturday and Sunday.

Damages and Costs:

Section 6 of RESP A also provides for damages and costs for individuals or classes of individuals in circumstances where the Servicer is shown to have violated the requirements of that section.

Servicing Transfer Estimated by Lender:

The following is the best estimate of what will happen to the servicing of your mortgage loan: *(choose one)*

We do not service mortgage loans. We intend to assign, sell, or transfer the servicing of your loan to another party. You will be notified at a settlement regarding the Servicer.

We are unable to service this loan. However, that may change in the future. For all the loans that we make in the 12-month period after your loan is funded, we estimate that the chances that we will transfer the servicing of those loans is between 60% and 80%. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

This is our record of transferring the servicing of the loans we have made in the past:

YEAR	% OF LOANS TRANSFFERED
_____	_____
_____	_____
_____	_____

_____	_____
LENDERS AUTHORIZED REPRESENTATIVE	DATE

ACKNOWLEDGEMENT OF MORTGAGE APPLICANT

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

BORROWER'S NAME	BORROWER'S SIGNATURE	DATE
-----------------	----------------------	------

CO-BORROWER'S NAME	CO-BORROWER'S SIGNATURE	DATE
--------------------	-------------------------	------

CALIFORNIA ADVENTIST FEDERAL CREDIT UNION

Phone: 818-246-7241 Fax: 818-240-5809
1441 E Chevy Chase Drive
Glendale, CA 91206

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, domestic partnership, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious, or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one- to four-unit family residences occupied by the owner and for the purpose of the home improvement of any one- to four-unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Bureau of Real Estate at one of the following locations:

2550 Mariposa Mall, Suite 3070; Fresno, CA 93721-2273

1651 Exposition Boulevard; Sacramento, CA 95815

320 W. 4th Street, Suite 350; Los Angeles, CA 90013-1105

P.O. Box 137000; Sacramento, CA 95813-7000

1515 Clay Street, Suite 702; Oakland, CA 94612-1462

1350 Front Street, Suite 1063; San Diego, CA 92101-3687

ACKNOWLEDGEMENT OF RECEIPT

I (we) received a copy of this notice.

SIGNATURE OF APPLICANT

DATE

SIGNATURE OF APPLICANT

DATE

CALIFORNIA ADVENTIST FEDERAL CREDIT UNION

Phone: 818-246-7241 Fax: 818-240-5809

1441 E Chevy Chase Drive

Glendale, CA 91206

We do Business in accordance with Federal Fair Lending Laws.

UNDER THE FEDERAL FAIR HOUSING ACT, IT IS ILLEGAL, ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, HANDICAP, OR FAMILIAL STATUS (HAVING CHILDREN UNDER THE AGE OF 18), TO:

Deny a loan for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling, or to deny any loan secured by a dwelling; or

Discriminate in fixing the amount, interest rate, duration, application procedures, or other terms or conditions of such a loan, or in appraising property.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

Assistant Secretary for Fair Housing and Equal Opportunity

Department of Housing and Urban Development

Washington, DC 20410

(For processing under the Federal Fair Housing Act)

&

National Credit Union Administration

Office of Examination and Insurance

1775 Duke Street

Alexandria, VA 22314-3428

(For Processing under NCUA Regulations)

UNDER THE EQUAL CREDIT OPPORTUNITY ACT, IT IS ILLEGAL TO DISCRIMINATE IN ANY CREDIT TRANSACTION:

- On the basis of race, color, national origin, religion, sex, marital status, or age;
- Because income is from public assistance; or
- Because a right has been exercised under the Consumer Credit Protection Act.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

National Credit Union Administration

Office of Examination and Insurance

1775 Duke Street

Alexandria, VA 22314-3428

CALIFORNIA ADVENTIST FEDERAL CREDIT UNION

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PRIVACY POLICY DISCLOSURE

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the Following:

- Protecting the confidentiality of your customer information.
- Who is covered by the Privacy Policy?
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out - how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Customer Information: We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is covered by the Privacy Policy: We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information: As part of providing you with financial products or services, we may obtain information about you from the following sources: • Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your address, employment information, income, and credit references;

- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage;
- Consumer reporting agencies. This information may include account information and information about your creditworthiness;
- Public sources. This information may include real estate records, employment records, telephone etc.

Information We Share: We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To report account activity to credit bureaus.
- To consumer reporting agencies
- To respond to a subpoena or court order, judicial process, or regulatory authorities. In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited to only that which we deem appropriate for these service providers to carry out their functions. We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

Opting Out

We also may share information about you within our corporate family of office(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history). By sharing this information we can better understand your financial needs. We can then send you notifications of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.

You may prohibit the sharing of application and third-party credit-related information within our company or any third party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box or boxes to indicate your privacy choices.

- Please do not share personal information about me with non-affiliated third parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service, or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

NOTE: For Joint Accounts your Opt-Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt-Out will not apply to those separate accounts.

Borrower's Name: _____

Borrower's Signature: _____

Co-Borrower's Signature: _____

Address: _____

City, State, Zip: _____

Phone #: _____

Loan #: _____

Date: _____

MORTGAGE LOAN DISCLOSURE STATEMENT (RE882)

(Informational Sheet When to Use This Form)

Traditional Loan Products: This form may be used when the loan product being offered to the consumer DOES NOT allow the borrower to defer repayment of principal or interest. Each payment includes the full amount of interest and principal due for that installment.

THIS FORM CANNOT BE USED FOR LOAN PRODUCTS THAT ALLOW THE BORROWER TO DEFER REPAYMENT OF INTEREST OR PRINCIPAL AND ARE SECURED BY A 1 -4 UNIT RESIDENTIAL PROPERTY. FOR THOSE LOANS THE MORTGAGE LOAN DISCLOSURE STATEMENT/GOOD FAITH ESTIMATE -NONTRADITIONAL MORTGAGE PRODUCT (ONE TO FOUR UNIT RESIDENTIAL UNITS) - RE885 MUST BE USED. REFER TO THE DEFINITION OF A NONTRADITIONAL MORTGAGE PRODUCT IN COMMISSIONER'S REGULATION 2842 AVAILABLE ON THE DRE WEBSITE AT WWW.DRE.CA.GOV.

Secured by Real Property: This form may be used when the loan is secured by real property (raw or unimproved land or parcels, commercial, multi-family, 1 to 4-unit residential, or any other interest in real property).

TIPS ON COMPLETING THIS FORM

Section I (B) (4) - **Additional Compensation** - This section is completed to disclose any compensation received by the broker from a lender in the form of a yield/spread premium, service release premium or any other rebate or compensation.

Section II (A)- **Proposed Loan Information** - The form contains four (4) boxes for the purpose of providing loan terms and information to the consumer. Depending on the loan product being offered to the consumer, select the appropriate box and complete the information specified in that box. The Real Estate Law requires the disclosure of all material terms of the loan. In situations where the proposed loan terms cannot be accommodated in one of the four (4) boxes, an addendum, signed and dated by the borrower(s) and the broker (or broker's representative), should be attached to the form. The addendum must include all material information on the proposed loan. A real estate broker who wishes to use a form other than the approved RE882 must obtain the prior written approval of the Department.

IF THE LOAN PRODUCT IS A NONTRADITIONAL MORTGAGE LOAN PRODUCT THE RE885 MUST BE USED.

- Other than the non-applicable boxes in Section II, do not leave any lines or spaces blank.
- After completion, the form must be signed by the broker or broker's representative and provided to the borrower within THREE (3) days of receiving the Borrower's completed written loan application.
- A copy of the form signed by the Borrower must be retained by the Broker for a period of THREE (3) years.

CALIFORNIA ADVENTIST FEDERAL CREDIT UNION

Phone: 818-246-7241 Fax: 818-240-5809

1441 E Chevy Chase Drive

Glendale, CA 91206

PATRIOT ACT DISCLOSURE

The USA Patriot Act was enacted in an effort to protect you and our country from the threat of terrorism and terrorist activities. Important Information For Opening A New Account Important Information About Procedures When 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 to 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, SUCH AS your driver's license or other identifying documents. If you are opening an account, applying for a loan, adding a joint account holder, or requesting a Wire Transfer or ACH Origination you will be asked for one form of photo ID. If you cannot provide a current Photo ID, you will be asked to provide supporting identification. If you do not have this information with you at the time of the request, the transaction will not be completed until the information is provided. If you do not have any of the IDs listed below, discuss your options with a Member Service Specialist.

Photo Identification MUST Be One Of The Following:

- California Un-expired State Driver's License
- Un-expired Military ID card
- Un-expired Passport
- Un-expired Immigration Card
- Any other form of Government Issued ID
- Employer Issued Photo ID (This form of ID must be accompanied by a recent Pay stub, which includes documentation of social security number)
- Student ID card (Must be accompanied by a document such as class schedule or report card.

Other "Supporting" Identification Documents Include:

- Social Security Card
- Certified Birth Certificate
- Current Pay Stubs
- Immigration Documents
- Current Financial Institution Statements (with current address)
- Current Utility Bills (with current mailing address)

Individuals opening accounts for minor children will need to provide Photo ID for themselves and a Social Security Card for the minor child. Individuals opening business accounts will be required to provide additional information regarding the business. Please discuss this with a Member Service Specialist. Individuals not appearing in person to open accounts will need to have Photo Id photocopied and notarized as a true and exact copy.

I/We received a copy of this notice:

APPLICANT'S SIGNATURE

CO-APPLICANT'S SIGNATURE

DATE: _____

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Glendale, CA 91206

FLOOD DISASTER PROTECTION ACT OF 1973

Requires that flood insurance protection be purchased for any project located in Special Flood Hazard Areas (SFHA), designated by FEMA as 100-year or 500-year flood zones, as a condition of the recipient using any HUD funds. This insurance is available because the community has joined the National Flood Insurance Program (NFIP) by adopting and enforcing minimum floodplain management standards. Communities eligible but not participating in NFIP cannot use federal funds for the acquisition or construction of buildings in SFHAs. See the status of your community in this program under the "Alaska Community Status List". The latter identifies those communities where certain flood information is available even though they may not be in the NFIP program. In any case, contact the Army Corps of Engineers and/or the State of Alaska, Department of Community and Economic Development (DCED) - Municipal and Regional Assistance Division if the project is in a nonparticipating community.

The floodplain management ordinances for a community are designed to minimize future flood damage. Examples include the elevation of habitable structures above the calculated 100-year frequency flood levels, anchoring of fuel storage tanks, locating electrical junction boxes above flood levels on community buildings, etc. Facilities housing individuals that are not very mobile, such as elderly housing and nursing homes, have specific standards that apply to these areas. Documentation - Consult the Flood Hazard Boundary Map or Flood Insurance Rate Map for the community and determine if the proposed project is in a SFHA. If it isn't or there are no such areas in the community, make this finding on the Statutory Worksheet. Indicate the map panel number. If the project is in an SFHA, indicate the map panel number, provide evidence of flood insurance, and include the basis for the valuation of the property. If there are no SFHA maps and the project is to be in the 100-year floodplain, the project must have its finished floor level elevated to one foot above the flood level.

I/We received a copy of this notice:

APPLICANT'S SIGNATURE

CO-APPLICANT'S SIGNATURE

DATE: _____

CALIFORNIA ADVENTIST FEDERAL CREDIT UNION

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1441 E Chevy Chase Drive

Glendale, CA 91206

HAZARD INSURANCE INFORMATION

INSURANCE CO.: _____ POLICY #: _____
NAME OF AGENT: _____ TEL. #: _____

EMPLOYMENT INFORMATION (APPLICANT):

CO. NAME: _____
POSITION: _____
YEARS AT JOB: _____
YEARS IN LINE OF WORK: _____
TEL. #: _____

BANK INFORMATION (APPLICANT):

BANK: _____
CHECKING ACCT. #: _____
SAVINGS ACCT. #: _____

EMPLOYMENT INFORMATION (CO-APPLICANT):

CO. NAME: _____
POSITION: _____
YEARS AT JOB: _____
YEARS IN LINE OF WORK: _____
TEL. #: _____

BANK INFORMATION (CO-APPLICANT):

BANK: _____
CHECKING ACCT. #: _____
SAVINGS ACCT. #: _____

PREVIOUS EMPLOYMENT/2nd JOB

(only if current employment is less than 2 years)

APPLICANT:

CO. NAME: _____ TEL. #: _____ FROM: _____ TO: _____

CO- APPLICANT:

CO. NAME: _____ TEL. #: _____ FROM: _____ TO: _____

REAL ESTATE LOANS

LENDER: _____ LENDER: _____
ACCT #: _____ ACCT #: _____
TEL. #: _____ TEL. #: _____

APPLICANT'S SIGNATURE

CO-APPLICANT'S SIGNATURE

DATE

CALIFORNIA ADVENTIST FEDERAL CREDIT UNION

Phone: 818-246-7241 Fax: 818-240-5809

1441 E Chevy Chase Drive

Glendale, CA 91206

DATE:

Pre-Approval Letter:

*
*
*

Dear Sir/Madam,

Congratulations! Based on the information provided in your Real Estate Loan Application, we are pleased to inform you that you have been pre-approved for a home mortgage loan with California Adventist Federal Credit Union.

- o Property Address: _____
- o Loan Type: _____ Refinance / Purchase
- o Loan Amount: _____
- o Rate: _____
- o Term: _____
- o Appraisal Value: _____

In order to obtain final approval of the loan, the following conditions will have to be met:

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Please note that your loan will need to be officially underwritten and given official approval by the CAFCU Board of Directors, before funding of the property takes place. This is not a commitment to lend and you are not required to obtain a loan simply because you have received this letter. No fees were charged in providing this letter.

Please call our office, if you have questions or need additional information. Our phone number is 818-246-7241.

Regards,

CAFCU Loan Department