



# Special Home Improvement Loan Application

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_

Loan Amount Applied for \$		Property will be <input type="checkbox"/> Primary Residence		Lender Case Number	
Subject Property /Current Address (street, city, state & ZIP)				No. of Units	Current Value \$
Year Acquired	Original Cost \$	Amount Existing Liens \$	Current Mortgage Holder	Current Interest Rate	Is Current Mortgage an FHA Mortgage <input type="checkbox"/> Yes <input type="checkbox"/> No

Borrower's Name (include Jr. or Sr. if applicable)			Co-Borrower's Name (include Jr. or Sr. if applicable)		
Email address			Email address		
Social Security Number	Phone Number (incl. Area code)	DOB (mm/dd/yyyy)	Social Security Number	Phone Number (incl. Area code)	DOB (mm/dd/yyyy)
<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)		
Name & Address of Employer		Yrs. on this job	Name & Address of Employer		Yrs. on this job
		<input type="checkbox"/> Self Employed			<input type="checkbox"/> Self Employed
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business		Business Phone (incl. area code)

Gross Monthly Income	Borrower	Co-Borrower	Total
Base employee Income	\$	\$	\$
Other (before completing, see the notice in "describe other income," below)			
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**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
	\$

**Acknowledgement:** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or re-verify 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.

Everything I have stated on this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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### To be Completed by Loan Originator

Loan Originator's Signature		Date
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (include area code)
Loan Origination Company's Name <b>UNION SAVINGS BANK</b>	Loan Origination Company Identifier <b>446407</b>	Loan Origination Company's Address <b>8534 E Kemper RD Cincinnati OH 45249</b>

# HMDA Demographic Information of Applicant(s) (Used for applications received beginning 1/1/2018)

This form asks about your ethnicity, sex, and race.

This form asks about your ethnicity, sex, and race. **The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

## Applicant

### Ethnicity

- Hispanic or Latino – *Check one or more*
  - Mexican     Puerto Rican     Cuban
  - Other Hispanic or Latino – *Enter origin:* \_\_\_\_\_

*Examples: Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

- Not Hispanic or Latino
- I do not wish to provide this information

### Sex

- Female
- Male
- I do not wish to provide this information

### Race - Check one or more

- American Indian or Alaska Native – *Enter name of enrolled or principal tribe:* \_\_\_\_\_
- Asian
  - Asian Indian     Chinese     Filipino
  - Japanese     Korean     Vietnamese
  - Other Asian – *Enter race:* \_\_\_\_\_

*Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*

- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian     Guamanian or Chamorro     Samoan
  - Other Pacific Islander – *Enter race:* \_\_\_\_\_

*Examples: Fijian, Tongan, etc.*

- White
- I do not wish to provide this information

### To Be Completed by Financial Institution (for application taken in person):

- |  |                             |                              |
|--|-----------------------------|------------------------------|
| Was the <b>ethnicity</b> of the Applicant collected on the basis of visual observation or surname? | <input type="checkbox"/> NO | <input type="checkbox"/> YES |
| Was the <b>sex</b> of the Applicant collected on the basis of visual observation or surname?       | <input type="checkbox"/> NO | <input type="checkbox"/> YES |
| Was the <b>race</b> of the Applicant collected on the basis of visual observation or surname?      | <input type="checkbox"/> NO | <input type="checkbox"/> YES |

### The Demographic Information was provided through:

- Face-to-face (includes Electronic Media w/Video Component)
- Telephone
- Fax or Mail
- Email or Internet

## Co-Applicant

### Ethnicity

- Hispanic or Latino – *Check one or more*
  - Mexican     Puerto Rican     Cuban
  - Other Hispanic or Latino – *Enter origin:* \_\_\_\_\_

*Examples: Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

- Not Hispanic or Latino
- I do not wish to provide this information

### Sex

- Female
- Male
- I do not wish to provide this information

### Race - Check one or more

- American Indian or Alaska Native – *Enter name of enrolled or principal tribe:* \_\_\_\_\_
- Asian
  - Asian Indian     Chinese     Filipino
  - Japanese     Korean     Vietnamese
  - Other Asian – *Enter race:* \_\_\_\_\_

*Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*

- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian     Guamanian or Chamorro     Samoan
  - Other Pacific Islander – *Enter race:* \_\_\_\_\_

*Examples: Fijian, Tongan, etc.*

- White
- I do not wish to provide this information

### To Be Completed by Financial Institution (for application taken in person):

- |   |                             |                              |
|---|-----------------------------|------------------------------|
| Was the <b>ethnicity</b> of the Co-Applicant collected on the basis of visual observation or surname? | <input type="checkbox"/> NO | <input type="checkbox"/> YES |
| Was the <b>sex</b> of the Co-Applicant collected on the basis of visual observation or surname?       | <input type="checkbox"/> NO | <input type="checkbox"/> YES |
| Was the <b>race</b> of the Co-Applicant collected on the basis of visual observation or surname?      | <input type="checkbox"/> NO | <input type="checkbox"/> YES |

### The Demographic Information was provided through:

- Face-to-face (includes Electronic Media w/Video Component)
- Telephone
- Fax or Mail
- Email or Internet