



WASILLA
501 N. Main St., Ste. 120
Wasilla, AK 99654
Ph: (907) 745-9165
Fax: (907) 745-9168

PALMER
1020 S. Bailey St.
Palmer, AK 99645
Ph: (907) 745-9165
Fax: (907) 745-9115

EAGLE RIVER
1180 Business Blvd.
Eagle River, AK 99577
Ph: (907) 694-4633
Fax: (907) 694-7701

HAWAII
94-144 Farrington Hwy., Ste. 114
Waipahu, HI 96797
Ph: (808) 208-0320
Fax: (808) 677-6208

www.mvfcu.coop

REAL ESTATE LOAN APPLICATION PACKET ***for MVFCU In-house or portfolio loan program***

Thank you for inquiring about our in-house, or portfolio real estate loan program. MVFCU has several options to finance or refinance your real property or your land. Our in-house real estate loans are made in accordance with MVFCU loan policy and are serviced right here by the good folks at MVFCU. Equity or down payment requirements will vary with the type of loan and term requested. Interest rates are set by MVFCU and are based on the strength of your credit and the nature of your loan request.

The following forms are enclosed. Please read, complete each form & return to MVFCU:

- ✓ MVFCU Financial Statement
- ✓ Authorization to obtain credit information
- ✓ RESPA Servicing Disclosure
- ✓ MVFCU Notices & Disclosures

In order to expedite the processing of your loan request, please provide the following items at the time of application:

- Evidence of your income. Include 2 years W-2's and 2 current paystubs. If you are self-employed provide 2 years tax returns including all schedules.
- Copy of Mat-Su Borough or Municipality of Anchorage current Tax Billing or Assessment Notice

You may be asked to provide additional information after we review your application. Please feel free to call us with any questions. We look forward to assisting with your real estate financing!

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NMLS #418470



FINANCIAL APPLICATION

(907) 745-9165
 (907) 694-4891
 www.mvfcu.coop

AMOUNT REQUESTED		REPAY NO. OF MONTHS	PURPOSE OF LOAN		No. OF YEARS AT PHYSICAL ADDRESS	
APPLICANT			LAST NAME		FIRST NAME	MIDDLE INITIAL
E-MAIL ADDRESS			CELL PHONE	HOME PHONE	ACCT NO.	
PHYSICAL ADDRESS			CITY	STATE	ZIP CODE	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
MAILING ADDRESS			CITY	STATE	ZIP CODE	
CO-APPLICANT			LAST NAME		FIRST NAME	MIDDLE INITIAL
E-MAIL ADDRESS			CELL PHONE	HOME PHONE	ACCT NO.	
E-MAIL ADDRESS			CELL PHONE	HOME PHONE	WORK PHONE	

SOURCE OF INCOME

Alimony, child support, or public assistance Income need not be revealed if you do not want it considered for this loan application.

Applicant Gross Monthly Salary	
Co-Applicant Gross Monthly Salary	
Bonus and Commissions	
Net Monthly Real Estate Income	
Dividends	
Other Income (Please Itemize)	
TOTAL INCOME	\$

PERSONAL INFORMATION: APPLICANT

CURRENT EMPLOYER	NUMBER OF YEARS
CURRENT OCCUPATION	NO. OF DEPENDENTS
SOC. SEC. NUMBER	DATE OF BIRTH
PREVIOUS ADDRESS	NUMBER OF YEARS
FORMER EMPLOYER	OCCUPATION
	NUMBER OF YEARS

PERSONAL INFORMATION: CO-APPLICANT

CURRENT EMPLOYER	NUMBER OF YEARS
CURRENT OCCUPATION	NO. OF DEPENDENTS
SOC. SEC. NUMBER	DATE OF BIRTH
PREVIOUS ADDRESS	NUMBER OF YEARS
FORMER EMPLOYER	OCCUPATION
	NUMBER OF YEARS

PERSONAL FINANCIAL SUMMARY (Complete worksheet on back FIRST, then transfer total amounts to this summary)

ASSETS	CURRENT VALUES (omit cents)
Cash in MVFCU Account(s)	
Cash in other Financial Institutions	
Other Cash on hand	
Ret. Accts./Sec./Stocks/ Bonds (worksheet box 1)	
Mortgages/Contracts Owned (worksheet box 2)	
Real Estate Owned (worksheet box 3)	
Insurance Cash Value (worksheet box 5a)	
Accounts and Notes Receivable	
Automobiles	Year Model
1.	
2.	
3.	
Personal Property (estimated value)	
Other Assets	
1.	
2.	
TOTAL ASSETS	\$

LIABILITIES	MONTHLY PAYMENTS	BALANCES (omit cents)
Notes Payable to MVFCU		
Notes Payable to other banks		
Notes Payable to relatives		
Notes payable to others		
1.		
2.		
Rent (if applicable)		
Real Estate Owed (worksheet boxes 4)		
Life Ins. Loans (worksheet box 5b)		
Credit Card Debt (worksheet box 6)		
Other Misc. Debt (worksheet box 7)		
Accounts and Bills Payable		
Taxes Payable/Accrued Taxes		
TOTAL MONTHLY PAYMENTS	\$	
TOTAL LIABILITIES (Total Owing)	\$	
NET WORTH (Total Assets - Total Liabilities) ...	\$	
TOTAL LIABILITIES + NET WORTH	\$	

- Yes No **Are you relying on Property located in a Community Property State for this application?**
 - Yes No **Are you relying on your Co-Applicant's income for this application?**
 - Yes No **Are you a cosigner or guarantor for another?**
 - Yes No **Have you ever been adjudicated bankrupt?**
 - Yes No **Is there any unsatisfied judgement against you or tax liens against your property?**
 - Yes No **Are you a defendant in any suit or legal action?**
- If the answer to questions 3 - 6 are Yes, please provide details on a separate sheet.**

READ BEFORE SIGNING: For the purpose of procuring and maintaining credit, in any form whatsoever, with MVFCU from time to time, the undersigned submits the foregoing and following statement and information contained on both pages of this statement both written and printed and including supplemental statements as being a full, true and correct statement of my financial condition on the date stated. The undersigned agrees to notify MVFCU in writing of any materially unfavorable change in my financial condition, and in the absence of such notice, or of a new and full written statement, this may be considered as a continuing statement and substantially correct; and it is hereby expressly agreed that upon application for further credit, this statement shall have the same force and effect as if delivered as an original statement of my financial condition at the time such further credit is requested. Verification may be obtained from any source named in this application and from any credit reporting agency. I understand that MVFCU will keep this application whether or not it is approved. CAUTION: It is a federal crime to give false information or forge a document to induce a federal credit union to grant a loan (title 18 Sec. 1014 of the U.S. Code).

APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE (if applicable)	DATE
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Federally Insured by NCUA
 NMLS #418470



ASSETS AND LIABILITIES WORKSHEET

Fill in the worksheet as completely as possible. The TOTAL blocks that will be transferred to the front are numbered and referenced on the front for your convenience. If you have any questions, please don't hesitate to call (907) 745-4891 or 694-4891, Monday - Friday between 8 AM and 5 PM.

SCHEDULE A: RETIREMENT ACCOUNTS, SECURITIES, STOCKS AND BONDS OWNED

No. of Shares or Par Value	Description of Securities, Stocks and Bonds, both listed and unlisted.	Registered in the Name of:	Market Price	Total Market Value
TOTAL RETIREMENT ACCOUNTS, SECURITIES, STOCKS AND BONDS OWNED				\$ ¹

SCHEDULE B: MORTGAGES OR CONTRACTS OWNED (Mortgages/Contracts that you receive payments on)

Description of Property	Name of Debtor	Monthly Payments	Amount Past Due	Original Balance	Present Balance
TOTAL MORTGAGES OR CONTRACTS OWNED					\$ ²

SCHEDULE C: REAL ESTATE OWNED/OWED

Unless otherwise noted, titles stand in name of:						
Description of Property/Improvements (Physical Address/Legal Description)	Year Acquired	Monthly Rental Income (if any)	Land and Buildings Value	To Whom Indebted (if applicable)	Monthly Payment	Current Balance
TOTAL REAL ESTATE OWNED				\$ ³	TOTAL R.E. OWED	
				\$ ^{4a}	\$ ^{4b}	

SCHEDULE D: LIFE INSURANCE CARRIED

Name of Insurance Company	Policy Amount	Name of Beneficiary	Cash Surrender Value	Loans Against Policy
TOTAL LIFE INSURANCE CARRIED			\$ ^{5a}	\$ ^{5b}

SCHEDULE E: CREDIT CARD DEBT

Name and City/State of Credit Card Company	Credit Card Company Phone Number	Credit Limit	Current Balance	Min. Monthly Payment
TOTAL CREDIT CARD DEBT			\$ ⁶	

SCHEDULE F: OTHER MISCELLANEOUS DEBT OR OTHER CREDIT REFERENCES

Name and City/State of Credit Issuer	Company/Lender Phone Number	Credit Limit	Current Balance	Min. Monthly Payment
TOTAL OTHER MISCELLANEOUS DEBT			\$ ⁷	



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Name:	Date of Birth:
Name:	Date of Birth:
Mailing Address:	
Physical Address:	

AUTHORIZATION TO OBTAIN CREDIT and/or PAYOFF INFORMATION

I hereby grant permission to MATANUSKA VALLEY FEDERAL CREDIT UNION (MVFCU) to obtain any and all information deemed necessary to process my real estate or mortgage loan application. This information includes, but is not limited to, my present and past employment status, my deposit accounts, my present and past consumer credit record, my mortgage and/or rent payment records, and payoff information on any of my existing loans.

I also authorize my creditors and employers to release to any credit bureau and/or to any employee or representative of the MATANUSKA VALLEY FEDERAL CREDIT UNION telephonically, as well as in writing, any information they may require, including data on my current and previous credit history, employment and income, and payoff information. My authorization to release payoff information (including but not limited to the principal balance, interest owed, per diem, and additional charges due upon payoff) extends to any title company. I/we authorize a fax fee and/or other charges as necessary to produce a requested payoff statement.

I also grant permission to accept a photographic copy of this form containing my signature to obtain or provide any information regarding the items mentioned above.

Borrower's Signature _____ Social Security Number _____ Date _____

Co-Borrower's Signature _____ Social Security Number _____ Date _____

EQUAL CREDIT OPPORTUNITY ACT: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (with certain limited exceptions); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning MVFCU is the:

NATIONAL CREDIT UNION ADMINISTRATION (NCUA)
 Office of Examination and Insurance
 Alexandria, VA. 22314-3428

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MVFCU NOTICES AND DISCLOSURES for MVFCU In-House Real Estate Loans

Thank you for applying for a Real Estate loan with Matanuska Valley Federal Credit Union (MVFCU). The following Notices and Disclosures are provided to help you better understand the law and the practices we follow.

NOTICE REQUIRED UNDER EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (with certain limited exceptions); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning MVFCU is: National Credit Union Administration (NCUA) Office of Examination and Insurance
Alexandria, VA. 22314-3428.

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 of conditions in the neighborhood or geographical area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such a consideration is required to avoid an unsafe and unsound business practice; or (2) Race, color, religion, sex, marital status, national origin or ancestry. It is illegal to consider the racial, ethnic, religions or national origin composition of a neighborhood or geographical area surrounding a housing accommodation or whether or not, 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/borrower. If you have any questions about your rights or you wish to file a complaint, contact the General Manager of MVFCU or: National Credit Union Administration (NCUA) Office of Examination and Insurance Alexandria, VA. 22314-3428.

NOTICE REGARDING THE FAIR AND ACCURATE CREDIT TRANSACTIONS ACT OF 2003 (FACT ACT)

In accordance with the Fair and Accurate Credit Transactions Act of 2003 (FACT Act) we are advising you that we may report information about your loan account to consumer reporting agencies or credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Initials: _____

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REAL ESTATE AND COMMERCIAL LENDING



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CREDIT SCORE NOTICE

In connection with your application for a home loan or real estate loan and in compliance with the Fair and Accurate Credit Transactions Act of 2003 (FACT Act), Matanuska Valley Federal Credit Union (MVFCU) must disclose to you the credit score that a consumer credit agency has distributed to MVFCU and that MVFCU used in connection with your loan application, as well as the key factors affecting your credit score(s). The Disclosure of Credit Score Information will be provided to you once we obtain your credit report.

One or more of the following consumer reporting agencies will provide the credit score:

Experian (XPN)
PO Box 2002
Allen, Tx. 75013
1-(888) 397-3742

Trans Union (TUC)
PO Box 1000
Chester, PA. 19022
1-(800) 916-8800

Equifax (EFX)
PO Box 740241
Atlanta, GA. 30374
1-(800) 685-1111

EMPLOYMENT AND FINANCIAL STATUS CERTIFICATION

A loan approval is based upon employment, income, obligations and collateral as shown on the loan application and supporting documentation. You are required to advise us immediately should anything regarding your income, credit, debts and obligations, and condition of your property or property title change prior to the closing and recording of your loan. If you close your loan without reporting such changes your loan could be considered in default.

NOTICE REGARDING FEES & CHARGES INCURRED DURING PROCESSING OF YOUR LOAN APPLICATION

Any fees paid at application or during the processing of your loan will be non-refundable unless the fee was for a specific report or service that had not yet been ordered or performed. During the processing of your loan application MVFCU will order a preliminary title search report. The fee charged by all title insurance companies for this title search is \$250. We may also order a flood hazard determination that involves a charge of \$15. If you fail to close your loan request with us in a timely manner after the title report and/or flood hazard determination have been obtained you will be required to pay the incurred charges.

BORROWERS CHOICE OF HAZARD INSURANCE PROVIDER

You have the right to choose the carrier of the required hazard insurance, subject to approval by MVFCU. MVFCU has the right to designate reasonable financial requirements and adequacy of coverage. All required insurance must be in effect at closing. Your closing may be delayed if you have not advised MVFCU of your selected insurance agent at least 3 days prior to closing.

HAZARD INSURANCE: Hazard insurance coverage is required for at least the amount of the total mortgage indebtedness including other mortgage loans against your home. The maximum allowable deductible is \$1,000.

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