



HOME IMPROVEMENT/HOME EQUITY LOAN APPLICATION

| LOAN AMOUNT | | | TERM (Months) | DATE | HOMESTEAD | | NON-HOMESTEAD (Rental or Second Homes) | | |
|---|--|--------------------------------|------------------|----------------|---|-----------------------------|---|------------------|----------------|
| | | | | | <input type="checkbox"/> Yes | <input type="checkbox"/> No | | | |
| Address of property to be improved and/or secured: | | | | | Date Purchased | | Purchase Price | | |
| | | | | | | | \$ | | |
| Briefly describe planned improvements or attach bids, estimates or proposals: | | | | | If Home Equity, provide purpose of loan. Attach list of debts consolidation. | | | | |
| | | | | | Have you had a Home Equity Loan secured by this property in the last 12 months prior to the date of this application? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, date of loan: _____ | | | | |
| BORROWER | | | | | CO-BORROWER | | | | |
| Name | | | | | Name | | | | |
| Date of Birth | | Social Security No. | | Home Telephone | Date of Birth | | Social Security No. | | Home Telephone |
| Driver License #/State: | | | | | Driver License #/State: | | | | |
| Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes Single, Divorced, Widowed) | | | | | Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes Single, Divorced, Widowed) | | | | |
| Present Address | | | Yrs at Residence | | Present Address | | | Yrs at Residence | |
| City | State | Zip | | | City | State | Zip | | |
| Former Address, if less than 2 years at present address | | | | | Former Address, if less than 2 years at present address | | | | |
| City | State | Zip | | | City | State | Zip | | |
| Name and address of nearest relative not living with you | | | | | Name and address of nearest relative not living with you | | | | |
| City | State | Zip | | | City | State | Zip | | |
| NAME AND ADDRESS OF EMPLOYER | | | | | NAME AND ADDRESS OF EMPLOYER | | | | |
| | | | | | | | | | |
| Business Phone | | | Yrs on Job | | Business Phone | | | Yrs on Job | |
| Position/Title | | | Type of Bus | | Position/Title | | | Type of Bus | |
| GROSS MONTHLY INCOME | | | | | GROSS MONTHLY INCOME | | | | |
| Base Employment Income | | Other Income (described below) | | | Base Employment Income | | Other Income (described below) | | |
| Mthly Net \$ _____ | | | | | Mthly Net \$ _____ | | | | |
| or | | | | | or | | | | |
| Mthly Gross \$ _____ | | | | | Mthly Gross \$ _____ | | | | |
| DESCRIBE OTHER INCOME | | | | | | | | | |
| B/C | NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered. | | | | | | | Mthly Income | |
| | | | | | | | | | |
| | | | | | | | | | |
| IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YRS COMPLETE THE FOLLOWING | | | | | | | | | |
| B/C | Prev. Employer/School | City/State | Type of Business | Position/Title | Date From/To | Mthly Income | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| REAL ESTATE LIEN HOLDER(S) MORTGAGE COMPANY/AUTOMOBILE/OTHER DEBTS | | | | | | | | | |
| Name/Address of Lien Holder | | Mortgage or Auto | Acct Number | Original Amt. | | Present Balance | Mthly Payment | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

| If "Yes" to any question, please explain on an attached sheet | Borrower Yes or No | Co-Borrower Yes or No | If "Yes" to the following two questions, please also state amount | Borrower Yes or No | Co-Borrower Yes or No |
|--|-----------------------|--------------------------|---|-----------------------|--------------------------|
| Are there any outstanding judgments or suits against you? | | | Are you obligated to pay alimony, child support, separate maintenance? | | |
| Have you ever filed for bankruptcy or had a debt adjustment plan confirmed under Chapter 13? | | | Do you have any past due obligations to any agency of the federal government? | | |
| Have you had property foreclosed upon or given title or deed in lieu of foreclosure in the last 7 years? | | | Are you a U.S. citizen? | | |
| Are you a co-maker, co-signer or guarantor on any loan listed above? | | | If "No" are a resident alien? | | |

IMPORTANT - APPLICANT READ BEFORE SIGNING

Each of the undersigned specifically represents to Lender actual or potential agents, brokers, processors, attorneys, insurers servicers, successors and assigns and agrees and acknowledges (1) the information provided on the application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of the information contained in the 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, time or imprisonment or both under the provisions of Title 18, United States Code Sec. 1001, at SE.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made with the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or re-verify any information contained in the application, from any source named in this application, and Lender, it's successors or assigns may retain the original and/or an electronic record of this application even if loan is not approved; (7) the Lender and it's 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 becomes delinquent, the owner or servicer of the Loan 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 credit 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 it's agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, expressed or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of the 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 the 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.

If you are applying for a Home Improvement Loan, please read the following:

I/We understand that the selection of a contractor or dealer, acceptance of material used and work performed is my/our responsibility. The Lender in no way guarantees the material or workmanship.

If you are applying for a Home Equity Loan, please read the following:

Receipt of the Home Equity Notice Concerning Extensions of Credit is hereby acknowledged.

Within 3 business days of receiving an application you have the right to receive a copy of appraisal developed.

Borrower's Signature

Date

Co-Borrower's Signature

Date

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans, related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not furnish it, under Federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above 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 laws 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/ National Origin: <input type="checkbox"/> Asian <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Black/African American <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other _____ | Race/ National Origin: <input type="checkbox"/> Asian <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Black/African American <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other _____ |
| SEX: <input type="checkbox"/> Female <input type="checkbox"/> Male | SEX: <input type="checkbox"/> Female <input type="checkbox"/> Male |

TO BE COMPLETED BY CTECU: **CTECU P.O. Box 42021 • Houston, Texas 77242 • Toll Free #1-888-658-2328/Fax 713-432-0737 NMLS# 867455**

| | | |
|-------------------------------|------------------------------|---------------------------|
| Member CTECU Account # | Ln Officer Name: | Loan Officer NMLS# |
| Application Received: | Ln Officer Signature: | |



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For Credit Union Use Only

Borrower's Name _____

Account No. _____ Note No. _____ Share Balance(s) _____

Loan Balance(s) _____ Loan Status _____

Loan Officer:

Approved Rejected/Referred to C.C. Reason _____

L.O. signature _____ Date _____

Credit Committee _____ Date _____

Approved Rejected Reason for rejection _____

Outside information considered No Yes (Describe) _____

Conditions, if any _____

Signed _____ Date _____

Signed _____ Date _____

Signed _____ Date _____

Signed _____ Date _____

Additional Notes:



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AUTHORIZATION AND CONSENT TO RELEASE INFORMATION

To Whom It May Concern:

I/We have applied for a real estate loan, such as Mortgage or Home Equity or Home Improvement. As part of the application process, CTECU may verify 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 part of its quality control program.

I/We authorize you to provide verification or re-verification to CTECU or the Law offices of Morton W. Baird II, 242 West Sunset, Suite 201, San Antonio, Texas 78209 or their agents and to any investor to whom CTECU may sell or transfer my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment and income history and state records including State Employment Security Agency records; bank, money market and similar account balances; credit history; mortgage and/or rental history; and copies of income tax returns. (See NOTE concerning "State Employment Security Agency Records" limitations below)

CTECU or any investors that purchases the mortgage, or the mortgage insurer (if any), may address this authorization to any party named in the loan application.

NOTE: The authorization to verify income and employment with the State employment Agency is for this credit transaction only and continues in effect for 365 days from the date of Applicant's execution of this consent unless limited by state law, in which case the authorization continues in effect for the maximum period, not to exceed 365 days, allowed by law.

A photographic or facsimile copy of this authorization may be deemed to be equivalent of the original and may be used as a duplicate original.

Your prompt reply is appreciated.

| | | | |
|-----------------------------------|------|--------------------------------------|------|
| Borrower's Signature | Date | Co-Borrower's Signature | Date |
| Borrower's Address | | Co-Borrower's Address | |
| Borrower's Social Security Number | | Co-Borrower's Social Security Number | |
| Borrower's Printed Name | Date | Co-Borrower's Printed Name | Date |

**CTECU • P.O. Box 42021 • Houston, Texas 77242 • Toll Free #1-888-658-2328/Fax 713-432-0737
NMLS# 867455**

I hereby certify this to be a true and correct copy of the original signature(s)

| | | |
|------------------------|------------------|--------------------|
| Member CTECU Account # | Ln Officer Name: | Loan Officer NMLS# |
| Ln Officer Signature: | Date: | |



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Regulation B Notice of Intent to Apply for Joint Credit

Lender:

CTECU
NMLS# 867455
3100 Wilcrest, Suite 141
P.O. Box 42021
Houston, Texas 77242
Toll Free #1-888-658-2328
Fax 713-432-0737

Applicant _____

Loan Number _____

Notice

You intend to apply for joint credit

Acknowledgement

You acknowledge receipt of a copy of this notice on today's date.

Signed _____ Date _____

Signed _____ Date _____

Signed _____ Date _____

Signed _____ Date _____