Thank you for considering Achieva Credit Union for your financing needs. Achieva offers a wide variety of mortgage products to finance your primary residence, second homes and investment properties with terms of 10 to 30 years. For assistance in completing the application, please contact us at **(727) 431-7694** or if you are not local, please call **(800) 593-2274 Ext 7694**.

Documentation required on all loans:

___ Authorization to debit your account (Page 2)
___ 2 most recent bank statements for all depository accounts not with Achieva
(Including Brokerage Accounts, Retirement Accounts, 401k, etc.)
___ Pay stubs covering a one month period (not necessary for self-employed)
___ W-2 Forms for the past two years
___ Self-employed - most recent two years Personal and Business Tax Returns (all schedules) and a Year to Date Profit and Loss Statement
___ Documentation for additional income to be considered *(if applicable)*
___ Award letters for Social Security & Pensions *(if applicable)*
___ Property Settlement Agreement with Divorce Decree *(if applicable)*
___ Written documentation from you for any derogatory credit information you are aware of
___ Readable Copies of Driver's Licenses and Social Security cards for all borrowers

Purchases only:

___ Signed Sales Contract
___ Contract of Sale on current residence *(if applicable)*
___ Copy of cancelled down payment or escrow check(s)
___ Hazard insurance/Flood Insurance (*when agent is selected)*

Refinances only:

___ Copy of Homeowner's Property Insurance (Declarations Page(s) only)
___ Copy of Flood and Windstorm Insurances *(if applicable)*
___ Owners Title Policy from original property purchase (to save on title insurance premium)
___ Survey *(if still accurate)*
___ Current Mortgage Statement(s)
___ Letter stating reason for obtaining cash-out of loan transaction, if applicable
___ If debt consolidation – current account statements

Interest Rates may be locked in after we have receive your application, disclosures have been sent, and you acknowledge receipt of these disclosures and convey your intent to proceed by returning the signed disclosures.

We look forward to assisting you in determining the loan that would best fit your needs,

Loan Officer Team @ Achieva Credit Union
(727) 431-7694

Authorization to Debit Achieva Credit Union Depository Account

Pre-approval Only

I authorize the deduction of ☐ $30.00* for the pre-approval credit report fee.

Refinance and Purchase Transactions

I authorize the deduction of ☐ $30.00* for a credit report at application.

Upon acceptance of the terms and conditions of the GFE an additional fee in the amount of **$405.00*** is authorized to be deducted from the below mentioned account for the approximate cost of the appraisal. In addition, a Condo Questionnaire fee of up to $300.00 may be required to pay fees charged by your Condo Management Company, if applicable.

***Estimated Credit Report, Appraisal Fee and Condo Questionnaire fees. Actual fees may vary.**

Member Number: _____
(This is the Member # your loan will be assigned to)

☐ Savings
☐ Checking
☐ Other S-Type- S_____

Email Address: _____

Best Phone # to reach you: _____

_____ _____
Member Signature **Member Signature**

If only one applicant or owner of an account signs this form, he or she is acting on behalf of all applicants/owners of an account.

Achieva Credit Union

Authorization to Release Information
& Certification of Information

Borrower Name:

Co-Borrower Name:

Current Address:

I/We have applied for a mortgage loan with Achieva Credit Union. As a part of the application process, Achieva Credit Union, and/or its Assigns, may verify information contained in the loan application and in other documents required in connection with this loan either before it is closed or as a part of its quality control program.

I/We authorize you to provide Achieva Credit Union, and/or its Assigns, any and all information requested concerning, but not limited to, extension of credit, credit history, deposits with financial institutions or other sources of declared assets, present and prior employment history, payoff requests, verify income, mortgage and/or rental history, as well as copies of income tax returns and/or financial statements, etc.

I/We authorize you to change the mortgage clause to reflect Achieva Credit Union as the 1st lien and/or 2nd lien position on my homeowner's policy and or flood insurance policy, if applicable.

Photocopies of this authorization may be made to facilitate multiple inquiries. In the event you receive a photocopy of this authorization, it should be treated as an original and the requested information released.

I/We hereby certify that all documentation supplied by way of fax, mail or electronic means, to Achieva Credit Union for the purpose of securing financing, is the true and correct copy of the original document.

_____ _____
Signature **Date**

_____ _____
Signature **Date**

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

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 _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	☐ VA ☐ FHA	☐ Conventional ☐ USDA/Rural Housing Service	☐ Other (explain):	Agency Case Number	Lender Case Number

Amount $	Interest Rate %	No. of Months	Amortization Type:	☐ Fixed Rate ☐ GPM	☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built

Purpose of Loan	☐ Purchase ☐ Refinance	☐ Construction ☐ Construction-Permanent	☐ Other (explain):	Property will be: ☐ Primary Residence	☐ Secondary Residence	☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	$	$	$	$	$ 0.00

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements ☐ made ☐ to be made
	$	$		Cost: $

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: ☐ Fee Simple ☐ Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number / Home Phone (incl. area code) / DOB (mm/dd/yyyy) / Yrs. School	Social Security Number / Home Phone (incl. area code) / DOB (mm/dd/yyyy) / Yrs. School
☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) / Dependents (not listed by Co-Borrower) no. ages	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) / Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ____No. Yrs.	Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ____No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____No. Yrs.

IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower
Name & Address of Employer ☐ Self Employed / Yrs. on this job / Yrs. employed in this line of work/profession	Name & Address of Employer ☐ Self Employed / Yrs. on this job / Yrs. employed in this line of work/profession
Position/Title/Type of Business / Business Phone (incl. area code)	Position/Title/Type of Business / Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Borrower	IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer ☐ Self Employed	Dates (from – to)		Name & Address of Employer ☐ 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 ☐ Self Employed	Dates (from – to)		Name & Address of Employer ☐ 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*	$	$	$ 0.00	Rent	$	
Overtime			0.00	First Mortgage (P&I)		$
Bonuses			0.00	Other Financing (P&I)		
Commissions			0.00	Hazard Insurance		
Dividends/Interest			0.00	Real Estate Taxes		
Net Rental Income			0.00	Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)			0.00	Homeowner Assn. Dues		
				Other:		
Total	$ 0.00	$ 0.00	$ 0.00	**Total**	$ 0.00	$ 0.00

* **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 Description	Cash or Market Value
Cash deposit toward purchase held by:	$

List checking and savings accounts below

Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$

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.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company	$ Payment/Months	$
Acct. no.		
Name and address of Company	$ Payment/Months	$
Acct. no.		
Name and address of Company	$ Payment/Months	$
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 Face amount: $	$	Name and address of Company	$ Payment/Months	$
Subtotal Liquid Assets	$ 0.00			
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.	$ 0.00	Net Worth (a minus b) ► $ 0.00	**Total Liabilities b.**	$ 0.00

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	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$

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

a.	Purchase price	$
b.	Alterations, improvements, repairs	
c.	Land (if acquired separately)	
d.	Refinance (incl. debts to be paid off)	
e.	Estimated prepaid items	
f.	Estimated closing costs	
g.	PMI, MIP, Funding Fee	
h.	Discount (if Borrower will pay)	
i.	Total costs (add items a through h)	0.00

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
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.)

VII. DETAILS OF TRANSACTION

j.	Subordinate financing	
k.	Borrower's closing costs paid by Seller	
l.	Other Credits (explain)	
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)	
n.	PMI, MIP, Funding Fee financed	
o.	Loan amount (add m & n)	0.00
p.	Cash from/to Borrower (subtract j, k, l & o from i)	

VIII. DECLARATIONS

If you answer "Yes" to any question a through I, please use continuation sheet for explanation.

		Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
f.	Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	☐	☐	☐	☐
g.	Are you obligated to pay alimony, child support, or separate maintenance?	☐	☐	☐	☐
h.	Is any part of the down payment borrowed?	☐	☐	☐	☐
i.	Are you a co-maker or endorser on a note?	☐	☐	☐	☐
	---				
j.	Are you a U.S. citizen?	☐	☐	☐	☐
k.	Are you a permanent resident alien?	☐	☐	☐	☐
l.	**Do you intend to occupy the property as your primary residence?**	☐	☐	☐	☐
	If "Yes," complete question m below.				
m.	Have you had an ownership interest in a property in the last three years?	☐	☐	☐	☐
	(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?	_____		_____	
	(2) How did you hold title to the home— by yourself (S), jointly with your spouse or jointly with another person (O)?	_____		_____	

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

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 ☐ I do not wish to furnish this information	**CO-BORROWER** ☐ I do not wish to furnish this information
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino	**Ethnicity:** ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	**Race:** ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex: ☐ Female ☐ Male	**Sex:** ☐ Female ☐ Male

To be Completed by Loan Originator:

This information was provided:

- ☐ In a face-to-face interview
- ☐ In a telephone interview
- ☐ By the applicant and submitted by fax or mail
- ☐ 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** f or 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	Date	Co-Borrower's Signature	Date
X		**X**	