



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 Mtg \$	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)							
Total				\$	\$	\$	
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	
						\$	
<p><u>Acknowledgement:</u> 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.</p> <p>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.</p>							
Borrower's Signature X		Date		Co-Borrower's Signature X		Date	

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 UNION SAVINGS BANK	Loan Origination Company Identifier 446047	Loan Origination Company's Address 8534 E Kemper RD Cincinnati OH 45249

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 **ethnicity** of the Applicant collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the **sex** of the Applicant collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the **race** of the Applicant collected on the basis of visual observation or surname? ☐ NO ☐ 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 **ethnicity** of the Co-Applicant collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the **sex** of the Co-Applicant collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the **race** of the Co-Applicant collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

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