

**GEORGIA POWER NORTHWEST
FEDERAL CREDIT UNION**

906 BROAD STREET
ROME, GA 30161

LOAN APPLICATION - HOME EQUITY

DATE	APPLICANT MEMBER NO.	CO-APPLICANT MEMBER NO.
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Line of Credit Closed End Request The Credit Union Advance Initial Fees And Cost
Limit \$ _____ Collateral Address _____

APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.

Type of Credit. Check the type of credit for which you wish to apply.

- Individual credit** -- If you are applying for individual credit, complete the Applicant section. .
 Joint credit -- If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Other/Joint Applicant section.

You must initial here if you intend to apply for Joint Credit: Applicant: X Co-Applicant: X

Spouse Information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico); or (4) you are an Alaska resident and are currently subject to a community property agreement or community property trust.

Complete for secured credit of if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)	Complete for secured credit of if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)
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APPLICANT

OTHER JOINT APPLICANT CO-SIGNER/GUARANTOR

FIRST NAME	INITIAL	LAST NAME	FIRST NAME	INITIAL	LAST NAME		
BIRTHDATE	SOCIAL SECURITY #	NO. OF DEP.	AGE OF DEPENDENTS	BIRTHDATE	SOCIAL SECURITY #	NO. OF DEP.	AGE OF DEPENDENTS
CURRENT STREET ADDRESS	APT. NO.	SINCE	CURRENT STREET ADDRESS	APT. NO.	SINCE		
CITY	STATE	ZIP	CITY	STATE	ZIP		
<input type="checkbox"/> OWN <input type="checkbox"/> RENT \$	PROPERTY VALUE	<input type="checkbox"/> OWN <input type="checkbox"/> RENT \$	PROPERTY VALUE				
HOME PHONE NO.	CELL PHONE NO.	HOME PHONE NO.	CELL PHONE NO.				
FORMER STREET ADDRESS	YRS. THERE	FORMER STREET ADDRESS	YRS. THERE				
CITY	STATE	ZIP	CITY	STATE	ZIP		

EMPLOYMENT AND INCOME If self employed, attach financial statement and income tax return.

CURRENT EMPLOYER	HIRE DATE	CURRENT EMPLOYER	HIRE DATE				
STREET ADDRESS	STREET ADDRESS						
CITY	STATE	ZIP	WORK PHONE NO.	CITY	STATE	ZIP	WORK PHONE NO.
POSITION	MONTHLY INCOME	<input type="checkbox"/> NET <input type="checkbox"/> GROSS	POSITION	MONTHLY INCOME	<input type="checkbox"/> NET <input type="checkbox"/> GROSS		
SUPERVISOR NAME AND PHONE NO.	SUPERVISOR NAME AND PHONE NO.						
FORMER EMPLOYER- Name/Address/Phone	YRS.	FORMER EMPLOYER- Name/Address/Phone	YRS.				

OTHER INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

SOURCE OF OTHER INCOME 1	PHONE NUMBER	MO. GROSS INCOME	SOURCE OF OTHER INCOME 1	PHONE NUMBER	MO. GROSS INCOME
		\$			\$
SOURCE OF OTHER INCOME 2	PHONE NUMBER	MO. GROSS INCOME	SOURCE OF OTHER INCOME 2	PHONE NUMBER	MO. GROSS INCOME
		\$			\$

PERSONAL REFERENCE A = Applicant C = Co-Applicant

NAME/ADDRESS/PHONE OF NEAREST RELATIVE NOT LIVING WITH YOU (INDICATE "A" OR "C")	RELATIONSHIP
A C	

ASSETS AND DEPOSITS LIST ALL ASSETS - ATTACH SEPARATE SHEET IF NECESSARY A = Applicant C = Co-Applicant

CHECK A	C	TYPE	FINANCIAL INSTITUTION	APPROXIMATE BALANCE	CHECK A	C	TYPE	FINANCIAL INSTITUTION	APPROXIMATE BALANCE
		CHECKING		\$			MONEY MARKET		\$
		SAVINGS		\$			CD'S		\$
		IRA'S		\$			OTHERS		\$

CAR 1: YEAR/MAKE	VALUE	\$	CAR 2: YEAR/MAKE	VALUE	\$
REAL ESTATE	VALUE	\$	OTHER	VALUE	\$

You agree that everything stated in this application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about their credit history with you. You understand that any false or misleading statements in your application may cause any loan to be in default. The USA Patriot Act requires that we obtain, verify, and record information that identifies each person who opens an account.

APPLICANT SIGNATURE	OTHER APPLICANT SIGNATURE
DATE (Seal)	DATE (Seal)

CREDIT INFORMATION

Please indicate appropriate box below with corresponding code. Be sure to list all open accounts with or without a balance. Attach separate sheet if necessary. A = Applicant C = Co-Applicant

CHECK A	C	TYPE OF LOAN	LENDERS (OR OTHER OBLIGATIONS) NAME LIST ALL OTHER CREDIT UNIONS AND BANKS	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENTS
		<input type="checkbox"/> MORT <input type="checkbox"/> RENTAL				

Please answer the following questions. If a yes answer is given, explain on attached sheet.

Please indicate A = Applicant C = Co-Applicant		A		C		A		C	
		YES	NO	YES	NO	YES	NO	YES	NO
1. Have you ever filed a petition for bankruptcy? Date						5. Is any income you have listed likely to reduce in the next two years?			
2. Have you ever had any auto, furniture or property repossessed? Date						6. Have you ever had credit in any other name? What Name?			
3. Are you a co-maker or co-signer on any loan or lease? For Whom? Where?						7. Have you any suits pending, judgements filed, alimony or support awards against you?			
4. Do you have any past due bills?						8. Do you pay alimony or child support?			

HOME EQUITY INFORMATION

SINGLE FAMILY	2-4 FAMILY	CONDOMINIUM	PUD	OTHER
YEAR BUILT	NUMBER OF ROOMS	NUMBER OF BEDROOMS	NUMBER OF BATHS	GARAGE/CARPORT
Liens: A lien is a legal claim filed against property as security for payment of a debt. Liens include mortgages, deeds to secure debt, land contracts, judgements and past due taxes. List every lien against your home. FIRST MORTGAGE HELD BY: _____ _____ _____		PRESENT BALANCE \$ _____ \$ _____ \$ _____ \$ _____	ESTIMATE YOUR EQUITY CURRENT MARKET VALUE \$ _____ SUBTRACT TOTAL VALUE OF LIENS - \$ _____ EQUALS YOUR EQUITY= \$ _____	
IS THE PROPERTY DESCRIBED IN THIS SECTION - YOUR PRINCIPAL DWELLING? <input type="checkbox"/> YES <input type="checkbox"/> NO - LISTED AS THE APPLICANT'S ADDRESS IN THE "ABOUT YOU" SECTION? <input type="checkbox"/> YES <input type="checkbox"/> NO		IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO	DO YOU PLAN TO LIVE IN THE SAME HOME FOR THE NEXT FIVE YEARS? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> UNDECIDED	

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 discriminate neither on the basis of this information, nor 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 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 law 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: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator

This application was taken by: Face-to-Face interview Mail Telephone Internet

Loan Originator's Signature	Date
X Loan Originator's Name	Loan Originator Identifier
Loan Origination Company's Name	Loan Origination Company Identifier
	Loan Origination Company's Address

FOR CREDIT UNION USE ONLY

LOAN OFFICER ADVANCED APPROVED: YES NO COUNTER OFFER WILL BE MADE. IF ACCEPTED, ADVANCE APPROVED.

OTHER OUTSIDE INFORMATION CONSIDERED: YES NO IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE.

REFERRED TO/REASON(S) FOR REFERRAL: _____ APPROVED AMOUNT \$ _____ DEBT RATIO _____

DESCRIBE COUNTER OFFER: _____

SPECIFIC REASON(S) FOR REJECTION: _____

SIGNATURES

LOAN OFFICER: X _____ DATE _____ X _____ DATE _____

OTHER: X _____ DATE _____ X _____ DATE _____

ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON _____ (DATE) BY _____ (INITIALS)

Mortgage Loan Originator: _____ Mortgage Loan Officer Name: _____

NMLSR ID #: _____ NMLSR ID #: _____