

Unimproved Property Application

1. LOAN INFORMATION

Sales price \$ _____ Loan Amount Requested \$ _____ Term requested: _____
 Purpose: _____

Subject Property (Street-City-State-ZIP): _____

2. APPLICANT INFORMATION *Please print in ink or type. Use "SAA" if information is the "Same as Applicant"*

APPLICANT

CO-APPLICANT SPOUSE

Name (Last – First – Initial)		Name (Last – First – Initial)	
Driver's License #/ State		Driver's License #/State	
Account #	Social Security #	Account #	Social Security #
Birth Date	Home Phone	Business Phone.	Birth Date Home Phone Business Phone
Mobile Phone	E-mail:	Mobile Phone:	E-mail:
Present Address (Street – City – State – Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent		Present Address (Street – City – State – Zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent	
.....		
No. of Years: _____		No. of Years _____	
If you pay rent, how much do you pay per month?		If you pay rent, how much do you pay per month?	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single–Divorced – Widowed)		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single – Divorced – Widowed)	

3. EMPLOYMENT INFORMATION



Name of Employer <input type="checkbox"/> Self Employed Employer's Address (Street – City – State – ZIP)	Name of Employer <input type="checkbox"/> Self Employed Employer's Address (Street – City – State – ZIP)
Telephone # Start Date:	Telephone # Start Date:
Your Title/Grade Supervisor Name	Your Title/Grade Supervisor Name
<i>Complete the following if employed in current position for less than two years or if currently employed in more than one position.</i>	
Name of Employer <input type="checkbox"/> Self Employed Employer's Address (Street – City – State – Zip) Starting Date Ending Date	Name of Employer <input type="checkbox"/> Self Employed Employer's Address (Street – City – State – Zip) Starting Date Ending Date
Your Title/Grade Supervisor Name Phone #	Your Title/Grade Supervisor Name Phone #

4. INCOME INFORMATION Notice: Child support income does not need to be revealed if you do not choose to have it considered.

Gross Employment Income Other Income	Gross Employment Income Other Income
\$ per \$ per	\$ per \$ per

5. REFERENCES

Name and phone number of nearest relative not living with you Relationship.....	Name and phone number of a personal friend – not a relative
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6. COMPLETE THIS SECTION ONLY IF YOU ARE REFINANCING

Unimproved property legal description	Market Value	Pledged as collateral for another loan.
	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

LIST EVERY LIEN AGAINST YOUR LAND A lien is a legal claim filed against your property as security for payment of a debt. Liens include mortgages, deeds of trust, land contracts, judgments and past due taxes.	
Loan Held by:	Other Liens (Put "None" if you have none)
Present Balance: \$	
Do you pay homeowner association dues? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, how much do you pay a month?	



7. APPLICANT PERSONAL ASSETS

CO-APPLICANT PERSONAL ASSETS

Name of Institution	Balance	Name of Institution	Balance
Name of Institution	Balance	Name of Institution	Balance

8. FINANCIAL INFORMATION *These questions apply to both applicants. If a "yes" answer is given to a question, explain on an attached sheet.*

	Applicant	Co-applicant
Do you have any outstanding judgments?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever filed for a Chapter 7 or a Chapter 13 Bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had property foreclosed upon or given a Deed in Lieu of Foreclosure I in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a party in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you other than a U.S. Citizen or permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your income likely to decline in the next two years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you pay Child Support? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, how much do you pay a month? _____	

9. SIGNATURES

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA. If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

Applicant Signature: _____ Date: _____ Other Signature: _____ Date: _____

FOR CREDIT UNION USE ONLY

Loan approved: Yes No \$ _____ Approved Limit _____ Debt Ratio _____

SIGNATURES:

Loan Officer: _____ Date: _____ Date: _____

Credit committee: _____ Date: _____; _____ Date: _____

_____ Date: _____; _____ Date: _____

To Be Completed by Loan Originator

This information was provided: In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview 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 713-864-0959
Loan Origination Company's Name HOUSTON TEXAS FIRE FIGHTERS FCU (P) 713-864-0959 (F) 713-864-1142	Loan Originator Company Identifier 410359	Loan Origination Company's Address P. O. BOX 70009 Houston, TX 77270-0009

