



PRE-APPROVAL LOAN APPLICATION

Mortgage Applied For: Purchase Refinance Home Equity Loan

Purpose of Loan: _____

Property Type: Primary Residence Secondary Residence Investment

BORROWER AND CO-BORROWER INFORMATION

Borrower's Name: _____

Borrower's Social Security Number: _____ Borrower's Date of Birth: _____

Marital Status: Married Separated Unmarried (includes single, divorced, widow) Years in School: _____

Borrower's Phone: _____ Borrower's Email: _____

Number of Dependents _____ = Ages _____

Borrower's Current Address: _____

Own = No. of Years _____ Rent = No. of Years _____ Monthly Payment - \$ _____

If Current Address is less than two years, complete the following:

Borrower's Former Address: _____

Own = No. of Years _____ Rent = No. of Years _____

Co-Borrower's Name: _____

Co-Borrower's Social Security Number: _____ Co-Borrower's Date of Birth: _____

Marital Status: Married Separated Unmarried (includes single, divorced, widow) Years in School: _____

Co-Borrower's Phone: _____ Email: _____

Number of Dependents _____ = Ages _____

Co-Borrower's Current Address: _____

Own = No. of Years _____ Rent = No. of Years _____ Monthly Payment - \$ _____

If Current Address is less than two years, complete the following:

Co-Borrower's Former Address: _____

Own = No. of Years _____ Rent = No. of Years _____

EMPLOYMENT INFORMATION**Borrower:**

Name and Address of Employer: _____

Position/Title/Type of Business: _____ Business Phone Number: _____

Start Date: _____ Years Employed in This Line of Work: _____ Monthly Salary \$ _____

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

Name and Address of Employer: _____

Position/Title/Type of Business: _____ Business Phone Number: _____

Start Date: _____ End Date: _____ Monthly Salary \$ _____

Co-Borrower:

Name and Address of Employer: _____

Position/Title/Type of Business: _____ Business Phone Number: _____

Start Date: _____ Years Employed in This Line of Work: _____ Monthly Salary \$ _____

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

Name and Address of Employer: _____

Position/Title/Type of Business: _____ Business Phone Number: _____

Start Date: _____ End Date: _____ Monthly Salary \$ _____

ASSETS

Name and address of Bank, S&L or Credit Union _____

Type of Account: _____ Checking _____ Savings _____ Other = _____

Balance: \$ _____

Name and address of Bank, S&L or Credit Union _____

Type of Account: _____ Checking _____ Savings _____ Other = _____

Balance: \$ _____

DECLARATIONS

If you answer "Yes" to any questions a through l, please use separate sheet for explanation:

		Borrower		Co-Borrower	
		Yes	No	Yes	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.				
f	Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes", give details as described in the preceding question.				
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 the 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 - - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

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 the 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 this information, please check the box below. (Lender must review the above material to assure that the disclosure 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 <input type="checkbox"/> Asian <input type="checkbox"/> Black or African or Alaska Native <input type="checkbox"/> White <input type="checkbox"/> American Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian <input type="checkbox"/> Asian <input type="checkbox"/> Black or African or Alaska Native <input type="checkbox"/> White <input type="checkbox"/> American Native Hawaiian or Other Pacific Islander
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____

To be completed by the 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 _____ Date _____

Loan Originator's Name Nikki Pokrzywinski	Loan Originator Identifier 926008	Loan Originator's Phone Number (including area code) (701)667-9500
Loan Origination Company's Name Railway Credit Union	Loan Origination Company Identifier 811644	Loan Origination Company's Address 1006 East Main Street, Mandan, ND 58554

**Required Documents Borrower Must Provide
for Mortgage Loan**

Salaried or Hourly Borrower:

- _____ 30 days paystubs
- _____ W2's for the most recent 2 years
- _____ Most recent 2 years of tax returns
- _____ Most recent 2 months bank and/or brokerage statements (all pages) if not at RCU
- _____ Most recent homeowner's insurance premium notice (Refinance or 2nd Mortgage Only)
- _____ Most recent real estate tax statement (Refinance or 2nd Mortgage Only)
- _____ Most recent mortgage statement (Refinance or 2nd Mortgage Only)

Self-Employed Borrower:

- _____ Most recent 2 years personal and business (if applicable) tax returns (all pages)
- _____ Most recent 2 months bank and/or brokerage statements (all pages) if not at RCU
- _____ Most recent homeowner's insurance premium notice (Refinance or 2nd Mortgage Only)
- _____ Most recent real estate tax statement (Refinance Only or 2nd Mortgage Only)
- _____ Most recent mortgage statement (Refinance or 2nd Mortgage Only)

Retired Borrower:

- _____ Most recent 2 months bank and/or brokerage statements (all pages) if not at RCU
- _____ Most recent 2 years of tax returns
- _____ Most recent 2 years retirement/social security 1099's or awards letter
- _____ Most recent homeowner's insurance premium notice (Refinance or 2nd Mortgage Only)
- _____ Most recent real estate tax statement (Refinance or 2nd Mortgage Only)
- _____ Most recent mortgage statement(Refinance or 2nd Mortgage Only)



0000000000000000000020000000000000000000



CERTIFICATION AND AUTHORIZATION

Applicant:

Lender:

**RAILWAY CREDIT UNION
MANDAN BRANCH
1008 E MAIN STREET
MANDAN, ND 58554**

CERTIFICATION

To RAILWAY CREDIT UNION ("Lender"):

1. Applicant (and co-applicant if applicable), _____, has applied for a loan from Lender. In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.
2. Applicant understands and agrees that Lender may verify any information provided to Lender concerning Applicant's application, including, but without limitation, verifications from financial institutions of the information provided.
3. Applicant fully understands that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. Applicant has applied for a loan from RAILWAY CREDIT UNION ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to RAILWAY CREDIT UNION, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

APPLICANT:

_____ _____
 Applicant Date Co-Applicant Date



Consent to Pull Credit

I/We give permission for Railway Credit Union to pull our credit report to assist in the processing of our loan application. I/We are aware that this pull will report as an inquiry on our credit report.

Borrower Printed Name : _____

Borrower's Signature

Date

Co-Borrower Printed Name: _____

Co-Borrower's Signature

Date

1006 East Main St. • Mandan, ND 58554 • 701-667-9500 • www.railwaycu.com

Proudly serving employees, retirees and families of BNSF, MDU Resources Group, CP Rail, Century Link, AT&T, Teamsters 123 and AFL-CIO members

