



Mortgage Application Checklist

Ineligible Properties: Condos and Manufactured Homes

CUSA may sell or transfer all mortgage loans before first payment is due

PURCHASE OF NEW HOME (1ST MORTGAGE)

Documents needed:

- Completed CUSA mortgage application package
- Copies of last year's W2 forms for all borrowers
- Copy of two recent payroll check stubs (all borrowers)
- Last two statements for all savings, checking, retirement, and 401K accounts not with CUSA
- Copy of purchase agreement
- Name and phone of realtor: _____

REFINANCE OF CURRENT HOME

Documents needed:

- Completed CUSA mortgage application package
- Copies of last year's W2 forms for all borrowers
- Copy of two recent payroll check stubs (all borrowers)
- Last two statements for all savings, checking, retirement, and 401K accounts not with CUSA
- Copy of homeowners and flood (if applicable) insurance policies
- Copy of property tax bill, even if exempt
- Copy of current mortgage statement
- Circle a reason(s) for refinance: ***Lower Rate or Terms Debt Consolidation Cash Out***

PLEASE INFORM US IF YOU HAVE A SBA LOAN ON SUBJECT PROPERTY

CLOSED END FIXED MORTGAGE (SECOND MORTGAGE)

Documents needed:

- Completed CUSA mortgage application package
- Copies of last year's W2 forms for all borrowers
- Copy of two recent payroll check stubs (all borrowers)
- Last two statements for all savings, checking, retirement, and 401K accounts not with CUSA
- Copy of homeowners and flood (if applicable) insurance policies
- Copy of property tax bill, even if exempt
- Copy of current mortgage statement
- Circle a reason(s) for second mortgage: ***Lower Rate or Terms Debt Consolidation Cash Out***

PLEASE INFORM US IF YOU HAVE A SBA LOAN ON SUBJECT PROPERTY

DO NOT SEND ORIGINAL DOCUMENTS. ANY MISSING DOCUMENTS OR INFORMATION WILL DELAY APPROVAL

Main Office: 50 Louis Prima Dr., Ste. A, Covington, LA 70433 | Ph: (985) 809.0521 | Fax: (985) 888.6897

Chevron Office: 100 Northpark Blvd., Chevron Lobby, Covington, LA 70433 | Ph: (985) 809.0521 | Fax: (985) 809.0523

Lafayette Office: 200 Beaulieu Dr., Bldg. 9A, Lafayette, LA 70508 | Ph: (337) 205.8980 | Fax: (337) 993.0827

www.cusafcu.com



INDIVIDUAL /JOINT CREDIT ADDENDUM TO THE UNIFORM RESIDENTIAL LOAN APPLICATION

I/We are applying for a mortgage loan with CUSA Federal Credit Union.

Please check one of the following:

_____ I am applying for individual credit, and I am relying on my income, and assets.

_____ I am applying for individual credit, and I am relying on my income, and assets, as well as any income, or assets from other sources.

_____ We are applying for join credit.

I/We authorize CUSA Federal Credit Union to debit my CUSA account #: _____

Circle One: *Checking* *Savings*

For the cost of a tri-merge credit report fee (fee schedule below):

Credit Report Fee:

\$50.00 Individual Credit

\$60.00 Joint Credit

Borrower	Date	Co-Borrower	Date
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E-Sign Act Consumer Disclosure: By applying for a mortgage loan with CUSA Federal Credit Union, you agree to accept all applicable disclosures associated with transactions in an electronic form, including disclosures required by Truth in Lending Act, and the Real Estate Settlement Procedures Act.

You may withdraw your consent at any time, or request paper copies of all disclosures at no cost by sending an email to kduncan@cusafcu.com, or calling 985-809-0521.

Please select one of the following:

_____ Yes, I/We agree to these terms. Email address: _____

_____ No, I/We do not agree to these terms. (If you check no, disclosures will be mailed to your address.)

Borrower	Date	Co-Borrower	Date
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SERVICING DISCLOSURE STATEMENT

Originator: CUSA Federal Credit Union
50 Louis Prima Drive
Covington, LA 70433

Date:

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer.

"Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

- We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Acknowledgment of Mortgage Loan Applicant(s)

I/We have read and understood the disclosure, and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;

Applicant

Date

Applicant

Date

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower:		2. Name and address of Lender/Broker: CUSA Federal Credit Union 50 Louis Prima Drive Covington, LA 70433 TEL: 985-809-0521 FAX: 985-888-6897	
3. Date:	4. Loan Number:		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date