



Whatcom Educational Credit Union

Mail completed application to PO Box 9750, Bellingham WA 98227-9750
OR return to any of our branches (call for location nearest you)
Information: 360.676.1168 • 800.525.8703 • TTY 800.833.6388 • Loan Dep't ext. 7350
Secure online application available at www.wecu.com

real estate
loan application

for home equity, home improvement,
land & lot, and manufactured home loans

Please select joint application if you wish to include your spouse or other applicant on this loan as a co-borrower. Married applicants may apply for separate credit. However, according to Washington State Community Property law, if married, your spouse may be required to sign some of the mortgage documentation if loan is secured by your primary residence.

Individual Application Joint Application Loan Amount: Purpose:

Are you applying for a home equity line of credit (HELOC)? Yes No

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):
X signature of primary applicant date X signature of primary co-applicant date

PART I: APPLICANT INFORMATION

Primary Applicant

account number social security number
name: last, first, middle initial
street address
city state zip
birthdate e-mail address
home phone work phone
employer* occupation*
gross annual income* employment start date*

Co-Applicant

account number social security number
name: last, first, middle initial
street address
city state zip
birthdate e-mail address
home phone work phone
employer* occupation*
gross annual income* employment start date*

* If you are retired, self-employed, unemployed, a homemaker or a student, please complete the employment information as it pertains to you.

PART II: REAL ESTATE / RENT

rent own monthly payment (mortgage or rent) mortgage holder
date purchased purchase price current balance approx. current market value
insurance agent insurance agent phone number

PART III: DEBTS AND OBLIGATIONS

List all obligations excluding real estate debt listed above. If no debts, list paid accounts. All creditors must be listed. If needed, attach a separate sheet to this application.

name of creditor security / collateral present balance payment amount
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PART IV: PAYMENT PROTECTION (HOME EQUITY LOAN APPLICANTS MUST COMPLETE THIS SECTION)

This contract will be governed by the local law of the
State of Washington

Payment Protection (referred to as "the program") is voluntary and
not required in order to obtain credit. We will not consider
whether or not you elect Payment Protection in making our credit
decision.

Table with 2 columns: You elect: monthly (Check only one box) and Cost per \$100 of the Outstanding Loan Balance*. Options include Loss of Life + Disability, Disability, Loss of Life, and No Protection.

* If the outstanding loan balance is greater than \$75,000, the rate
will not be applied to the amount that exceeds \$75,000.
The program contains certain terms and exclusions. You are
eligible for the program if you are a borrower on the loan and
under age 70 on the effective date of the protection.
The program protects the first two borrowers listed on the
lending agreement. The protected borrower(s) may not qualify
for all benefits.

Read the Payment Protection Contract prior to your
election.

Your signature below means:

- Your election will remain in effect, according to the terms of the
contract, unless subsequently modified.
You agree that you have received and thoroughly read the
Payment Protection Contract.
You authorize the program fee to be added to your outstanding
balance each month. If the election above represents a change
in the program for an existing loan, and the cost of the newly
elected protection results in increased program fees, you agree
to increase your payment or to make more payments of the
same amount until what you owe has been repaid.

X
signature of primary applicant date

X
signature of co-applicant date



PART V: INFORMATION FOR GOVERNMENT MONITORING

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 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.)

Table for government monitoring information with columns for APPLICANT and CO-APPLICANT. Rows include: I do not wish to furnish this information, Ethnicity (Hispanic or Latino, Not Hispanic or Latino), Race/national origin (American Indian or Alaskan Native, Asian, Black or African American, Native Hawaiian or Other Pacific Islander, White, Other), and Gender (Male, Female).

TO BE COMPLETED BY INTERVIEWER (LOAN OFFICER)

This application was taken by:

- Face-to-face interview, Mail, Telephone, Internet

Form fields for interviewer information: Interviewer's Name (print or type), Date, Interviewer's Signature, Interviewer's Phone Number, Interviewer's Employer (Whatcom Educational Credit Union, 600 E Holly St, Bellingham, WA 98225).