



To apply, fill out application completely, sign and bring into one of our 4 Member Centers, or fax it to 804.864.9635.
 You can also call 804.748.9488 or 800.943.3328 or apply online at www.argentcu.org.

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower	Co-Borrower
<p>BORROWER</p> <p>Argent Share Account # _____</p> <p>Purpose of Loan: _____</p> <p>Amount Requested: _____</p> <p>Term Requested: _____</p> <p>Name: _____</p> <p>Birthdate: _____</p> <p>Social Security Number: _____</p> <p>Street Address: _____</p> <p>City: _____ State _____ Zip _____</p> <p>If residing at present address for less than 2 years, Previous address: _____</p> <p>Phone: _____ day _____ night</p> <p>Mortgage or Rent: \$ _____</p> <p>Employer: _____</p> <p>Salary: _____ Hire Date: _____</p> <p>Signature: _____</p>	<p>CO-BORROWER</p> <p>Name: _____</p> <p>Birthdate: _____</p> <p>Social Security Number: _____</p> <p>Street Address: _____</p> <p>City: _____ State _____ Zip _____</p> <p>Mortgage or Rent: \$ _____</p> <p>Employer: _____</p> <p>Phone: _____</p> <p>Salary: _____ Hire Date: _____</p> <p>If in the current position less than 2 years, Previous employer: _____</p> <p>Signature: _____</p>

By signing above as either Borrower or Co-Borrower, I/we agree that the information on this application is accurate. I/we authorize Argent Federal Credit Union to investigate my/our employment, credit worthiness, credit history, and financial responsibility through employers or credit bureaus or by any other reasonable means, including direct contact. I/we authorize other financial institutions to give information concerning my/our account history to Argent Federal Credit Union.

OUTSTANDING DEBTS (Including charge accounts, installment contracts, credit cards, rent, mortgages, etc)	Name/Account #	Balance Due	Monthly Payment
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____

AVAILABLE ASSETS (Including savings, checking accounts, stocks, bonds & retirement accounts.)	Name	Cash or Market Value
1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____

	BORROWER		CO-BORROWER	
	yes	no	yes	no
Are there any outstanding judgements against you?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Have you been declared bankrupt within the past 7 years?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are you a party to a lawsuit?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are you presently delinquent or in default on any Federal Debt, or any other loan, mortgage, financial obligation, bond or loan guarantee?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are you obligated to pay alimony, child support, or separate maintenance?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Is any part of the down payment borrowed?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are you a co-maker or endorser on a note?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are you a US Citizen?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are you a permanent resident alien?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you intend to occupy the property as your primary residence?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Have you had an ownership interest in a property in the last three years?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
((S)Solely (SP)jointly with your spouse (O)joint with another person)	_____	_____	_____	_____

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 this 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 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.)

<p>BORROWER <input type="checkbox"/> I do not wish to furnish this information</p> <p>Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>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</p> <p>Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male</p>	<p>CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information</p> <p>Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>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</p> <p>Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male</p>
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Applying for an **ARGENT HOME LOAN** *Is Fast and Easy!*



Telephone: 804.748.9488
Toll Free: 800.943.3328
Fax: 804.864.9635
Website: www.argentcu.org
Email: mortgageloans@argentcu.org



ARGENT CREDIT UNION
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