



Thank you for applying for a loan with Bank of Cleveland.

Please pay special attention to the highlighted areas. Signature(s) and initial(s) from each applicant are needed to process the application.

It is important to email this application back to us securely. To accomplish this, please email us a request for a secure link. We will reply with a secure email and you can reply back to us with the application attached.

*Thank you for your cooperation as we are anxiously awaiting streamlined automation of this process.*

# Universal Credit Application

## (Consumer Real Estate)

**Lender Use Only**  
Lender Case No./HMDA ULI HMDA Reportable Census Tract  
☐ Yes ☐ No

### 1. Type of Application

(Check only one of the four checkboxes; and sign, if joint credit. Use another application if more than two applicants.)

- ☐ **Individual Credit.** If checked, this is an *Application for Individual Credit* - relying solely on my income and assets.
- ☐ **Individual Credit with Another.** If checked, this is an *Application for Individual Credit* - relying on my income and assets and on income and/or assets of another as a basis for loan qualification. (Complete Applicant and Co-Applicant sections.)
- ☐ **Individual Credit (Community Property State).** If checked, this is an *Application for Individual Credit* - relying on my income or assets. The income or assets of my spouse (or other person), who has community property rights pursuant to state law, will not be used as a basis for loan qualification. However, his or her liabilities must be considered because my spouse (or other person) has community property rights pursuant to applicable law, and, as Applicant, I reside in a community property state, the property that will secure the loan is located in a community property state, or I am relying on other property located in a community property state as a basis for repayment of the loan. (Complete Applicant and Co-Applicant sections.)
- ☐ **Joint Credit.** If checked, this is an *Application for Joint Credit*. By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for joint credit. (Complete Applicant and Co-Applicant sections.)

Applicant for Joint Credit

Co-Applicant for Joint Credit

### 2. Terms of Credit Requested

Type of Credit	Amount Requested	Interest Rate Type	Term of Credit (in Months)
<input type="checkbox"/> Loan <input type="checkbox"/> Line of Credit	\$	<input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable <input type="checkbox"/>	

### 3. Property Information and Loan Purpose

Subject Property Address (street, county or parish, city, state & ZIP) No. of Units

Legal Description of Subject Property (attach description if necessary) Year Built

#### Loan Purpose

- ☐ Purchase ☐ Construction-Initial ☐ Home Improvement  
☐ Refinance ☐ Construction-Permanent ☐

#### Property will be:

- ☐ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements
	\$	\$		<input type="checkbox"/> made <input type="checkbox"/> to be made
				Cost: \$

Title will be held in what Name(s) Manner in which Title will be held Estate will be held in:

- ☐ Fee Simple  
☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

### 4. Applicant Information

Applicant's Name Co-Applicant's Name

Social Security No.	Primary Phone	<input type="checkbox"/> Cell	Date of Birth	Social Security No.	Primary Phone	<input type="checkbox"/> Cell	Date of Birth
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ID Type & No.	Issued By	Issue Date	Exp. Date	ID Type & No.	Issued By	Issue Date	Exp. Date
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E-mail Address E-mail Address

<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)	Dependents (not listed by Co-Applicant) No. Ages	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)	Dependents (not listed by Applicant) No. Ages
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Present Address ☐ Own ☐ Rent ☐ No. Yrs. Present Address ☐ Own ☐ Rent ☐ No. Yrs.

Applicant		5. Employment Information		Co-Applicant	
Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job		
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession		
Position/Title/Type of Business	Business Phone	Position/Title/Type of Business	Business Phone		

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

Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)
	Business Phone		Business Phone
Position/Title/Type of Business	Gross Monthly Income \$	Position/Title/Type of Business	Gross Monthly Income \$
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)
	Business Phone		Business Phone
Position/Title/Type of Business	Gross Monthly Income \$	Position/Title/Type of Business	Gross Monthly Income \$

6. Monthly Income and Combined Housing Expense Information						
Gross Monthly Income	Applicant	Co-Applicant	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime	\$	\$	\$	First Mortgage (P&I)	\$	\$
Bonuses	\$	\$	\$	Other Financing (P&I)	\$	\$
Commissions	\$	\$	\$	Hazard Insurance	\$	\$
Dividends/Interest	\$	\$	\$	Real Estate Taxes	\$	\$
Net Rental Income	\$	\$	\$	Mortgage Insurance	\$	\$
Other (before completing, see the notice in "Describe Other Income," below)	\$	\$	\$	Homeowner Assn. Dues	\$	\$
				Other	\$	\$
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\* Self Employed Applicant(s) may be required to provide additional documentation such as tax returns and financial statements.

A/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Applicant (A) or Co-Applicant (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$
			\$
			\$

### 7. Assets and Liabilities

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Applicants if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the *Co-Applicant* section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must also be completed about that spouse or other person.

Completed ☐ Jointly ☐ Not Jointly

**Schedule of Real Estate Owned.** (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale, R if rental for income or O for other)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$

### 7. Assets and Liabilities (Continued)

Assets	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description				
Cash deposit toward purchase held by:	\$			
<b>List checking and savings accounts below</b>		<b>Liabilities</b>	<b>Monthly Payment &amp; Months Left to Pay</b>	<b>Unpaid Balance</b>
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/ Months	\$
		Acct. no.	<input type="checkbox"/> Revolving	
Life Insurance net cash value Face amount: \$	\$	Name and address of Company	\$ Payment/ Months	\$
<b>Subtotal Liquid Assets</b>	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.	<input type="checkbox"/> Revolving	
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/ Months	\$
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.	<input type="checkbox"/> Revolving	
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
		Job-Related Expense (child care, union dues, etc.)	\$	
Other Assets (itemize)	\$			
		<b>Total Monthly Payments</b>	\$	
Other Assets (from continuation page, if any)	\$	Other Liabilities (from continuation page, if any)		\$
<b>Total</b>	\$	<b>Net Worth</b>	\$	<b>Total</b>

## 8. Declarations (Continued)

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?				
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	n. Are there any other equity loans on the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

## 9. Continuation and Additional Information

**Instructions.** Use this section if you need more space to complete the Universal Credit Application. Mark "A" for Applicant and "C" for Co-Applicant. Use this space if you answered "Yes" to any of the questions in Section 8.

## 10. Federal Notices

**Important Information to Applicant(s).** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account.

**What this means for you.** When you apply for a loan or open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and/or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

**False Statements.** By signing below, I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

## 11. State Notices

**California Residents.** Each applicant, if married, may apply for a separate account.

**Massachusetts Residents.** Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following:

1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee.
2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction.

**For Home Equity Line of Credit.** The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.

**New York Residents.** A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

**Ohio Residents.** The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Texas Residents.** The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

**Wisconsin Residents.** Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

For married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.



## 12. Acknowledgment and Agreement (Continued)

amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Consent.** You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of pre-recorded/artificial voice messages or an automated dialing device.

**Acknowledgment.** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

X		X	
Applicant's Signature	Date	Co-Applicant's Signature	Date

## 13. Government Monitoring or Demographic Information

**Lender only:** Indicate whether a separate Regulation B (ECOA) Government Monitoring Information form, or a separate HMDA Demographic Information form are applicable and incorporated by reference. Otherwise, indicate Not Applicable.

- ☐ HMDA Demographic Information  
☐ ECOA Government Monitoring  
☐ Not applicable

### For Mortgage Loan Originator

This information <input type="checkbox"/> Mail or Fax <input type="checkbox"/> E-mail or Internet was provided through: <input type="checkbox"/> Telephone Interview <input type="checkbox"/> Face-To-Face Interview (includes Electronic Media with Video Component)		
Loan Originator's Signature	Date	Loan Originator's Phone Number
X		
Loan Originator's Name	Loan Originator Identifier	Loan Origination Company's Address
Loan Origination Company's Name	Loan Origination Company Identifier	

### Transaction Worksheet - Optional

a. Purchase price	\$	k. Applicant's closing costs paid by Seller	\$
b. Alterations, improvements, repairs	\$	l. Other Credits (explain)	\$
c. Land (if acquired separately)	\$		
d. Refinance (include debts to be paid off)	\$	m. Loan amount (exclude PMI, MIP, Funding Fee financed)	\$
e. Estimated prepaid items	\$	n. PMI, MIP, Funding Fee financed	\$
f. Estimated closing costs	\$	o. Loan amount (add m & n)	\$
g. PMI, MIP, Funding Fee	\$	p. Cash from/to Applicant	\$
h. Discount (if Applicant will pay)	\$	(subtract j, k, l & o from i)	
i. Total costs (add items a through h)	\$		
j. Subordinate financing	\$		

### For Lender's Use

Lender's Initial Lien Position	First Lien Holder's Name & Address (if any)	Second Lien Holder's Name & Address (if any)
<input type="checkbox"/> First Lien <input type="checkbox"/> Second Lien <input type="checkbox"/> Subordinate Lien	Loan No	Loan No

## Continuation Sheet For Loan Application

Use this continuation sheet if you need more space to complete the Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

### Additional Assets and Liabilities

#### Additional Schedule of Real Estate Owned

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

#### List checking and savings accounts below

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

Acct. no.

\$

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

Acct. no.

\$

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

Acct. no.

\$

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

Acct. no.

\$

Stocks & Bonds (Company name/number & description)

\$

Life Insurance net cash value

Face amount: \$

\$

Subtotal Liquid Assets

\$

Real estate owned (enter market value from schedule of real estate owned)

\$

Vested interest in retirement fund

\$

Net worth of business(es) owned (attach financial statement)

\$

#### Liabilities

Name and address of Company

Acct. no.

Monthly Payment & Months Left to Pay

\$

/

Unpaid Balance

\$

Name and address of Company

Acct. no.

Monthly Payment & Months Left to Pay

\$

/

Unpaid Balance

\$

Name and address of Company

Acct. no.

Monthly Payment & Months Left to Pay

\$

/

Unpaid Balance

\$

Name and address of Company

Acct. no.

Monthly Payment & Months Left to Pay

\$

/

Unpaid Balance

\$

Name and address of Company

Acct. no.

Monthly Payment & Months Left to Pay

\$

/

Unpaid Balance

\$

Name and address of Company

Acct. no.

Monthly Payment &

**Continuation Sheet For Loan Application****Additional Liabilities**

Name and address of Company	Name and address of Company
Acct. no.	Acct. no.
Monthly Payment & Months Left to Pay      \$                      /	Monthly Payment & Months Left to Pay      \$                      /
Unpaid Balance      \$	Unpaid Balance      \$
Name and address of Company	Name and address of Company
Acct. no.	Acct. no.
Monthly Payment & Months Left to Pay      \$                      /	Monthly Payment & Months Left to Pay      \$                      /
Unpaid Balance      \$	Unpaid Balance      \$
Name and address of Company	Name and address of Company
Acct. no.	Acct. no.
Monthly Payment & Months Left to Pay      \$                      /	Monthly Payment & Months Left to Pay      \$                      /
Unpaid Balance      \$	Unpaid Balance      \$
Name and address of Company	Name and address of Company
Acct. no.	Acct. no.
Monthly Payment & Months Left to Pay      \$                      /	Monthly Payment & Months Left to Pay      \$                      /
Unpaid Balance      \$	Unpaid Balance      \$
Name and address of Company	Name and address of Company
Acct. no.	Acct. no.
Monthly Payment & Months Left to Pay      \$                      /	Monthly Payment & Months Left to Pay      \$                      /
Unpaid Balance      \$	Unpaid Balance      \$
Name and address of Company	Name and address of Company
Acct. no.	Acct. no.
Monthly Payment & Months Left to Pay      \$                      /	Monthly Payment & Months Left to Pay      \$                      /
Unpaid Balance      \$	Unpaid Balance      \$
Name and address of Company	Name and address of Company
Acct. no.	Acct. no.
Monthly Payment & Months Left to Pay      \$                      /	Monthly Payment & Months Left to Pay      \$                      /
Unpaid Balance      \$	Unpaid Balance      \$
Name and address of Company	Name and address of Company
Acct. no.	Acct. no.
Monthly Payment & Months Left to Pay      \$                      /	Monthly Payment & Months Left to Pay      \$                      /
Unpaid Balance      \$	Unpaid Balance      \$