



OCCUPANCY STATEMENT

I certify that my intent in seeking this loan is to obtain financing for a home to be used as my primary residence.

I recognize that any loan made pursuant to this application is contingent upon owner occupancy and agree that failure to occupy the property as provided in this certification shall constitute a default under the terms of the loan. In case of such default, and recall of the loan, I must immediately pay the full balance of the loan and any other amounts entitled upon default.

LOAN PURPOSE STATEMENT

Describe the general purpose of this HELOC request

DECLARATION

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, and manufactured home loans, any mortgage financial obligation, bond, or loan guarantee.

BORROWER: YES NO
COBORROWER: YES NO

If yes, please provide explanation.

RIGHT TO RECEIVE A COPY OF AN APPRAISAL

I understand that I have right to receive a copy of the appraisal or valuation report used in connection with my application for credit and SRIFCU will provide one , even if the loan does not close.

SIGNATURES

Borrower

Date

Co-Borrower

Date