

ELEVENTH JUDICIAL DISTRICT
COUNTY OF SAN JUAN
STATE OF NEW MEXICO

FILED
DISTRICT COURT
SAN JUAN COUNTY
NM
2004 APR -7 A 11:14

TOTAH CREDIT UNION,

Plaintiff

v.

No. CV 04 - 386-6

KENNETH AND LYNETTE GOMEZ,

Defendants

VERIFIED COMPLAINT

COUNT I: COMPLAINT ON A PROMISSORY NOTE

1. Plaintiff is a New Mexico corporation with its principal place of business in San Juan County, New Mexico.
2. Defendants are husband and wife and residents of San Juan County, New Mexico
3. All events material hereto took place in San Juan County, New Mexico.
4. Defendant on or about July 17, 2001, executed and delivered to Plaintiff a promissory note and security agreement for seven thousand nine hundred fifty-one dollars and 83/100 (\$7,951.83) with interest thereon at the rate of fourteen percent (14%) per annum. ("You promise to pay \$7951.83 to the credit union plus interest on the unpaid balance at 14.00% per year until what you have owed has been repaid) a copy of which is hereto annexed as Exhibit A; whereby defendant promised to pay to

EXHIBIT
A

Plaintiff the sum of two hundred seventy-one and $87/100$ dollars (\$271.87) per month from August 17, 2001 to July 17, 2004.

5. Contemporaneous with the signing of the promissory note, Defendants signed a loan application (hereto attached as Exhibit B).
6. Defendants did not perform and are now due and owing the principal balance of four thousand three hundred seventy-nine and $15/100$ dollars (\$4379.15) plus a finance charge of one hundred eighty-six and $16/100$ dollars (\$186.16) and late fees of one-hundred eighty and $00/100$ dollars (\$180.00) for a total payoff of four thousand seven hundred forty-five and $31/100$ dollars (\$4745.31).
7. The per diem finance charge is one and $68/100$ dollars (\$1.68).
8. Defendants are in possession and control of the automobiles which are backed by the plaintiff.
9. Defendant is entitled to full performance of the promissory note and return of the vehicles.
10. Defendant promised to pay all costs of collecting the amount due under the agreement including court cost and reasonable attorney's fees.

WHEREFORE, Plaintiff prays for judgment against Defendants for all sums due, including the deficiency on the loan after liquidation of the vehicles, fees and costs and such other relief as the court may deem just and proper.

COUNT II: COMPLAINT FOR WRIT OF REPLEVIN

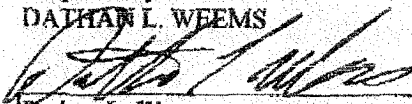
COMES NOW Plaintiffs, by and through their attorney of record, Dathan L.

Weems, and for their Complaint against Defendants state as follows:

1. Plaintiff is a New Mexico corporation with its principal place of business in San Juan County, New Mexico.
2. Defendants are husband and wife and residents of San Juan County, New Mexico
3. All events material hereto took place in San Juan County, New Mexico.
4. On or about July 17, 2001 Defendants secured an automobile loan, number 071501 from Totah Credit Union for a 1996 CHEVROLET LUMINA, VIN# 2G1WL52M4T9143969 and a 1995 CHEVROLET LUMINA, VIN# 2G1WN52M2S1128362.
5. Defendants did not perform and are now due and owing the principal balance of four thousand three hundred seventy-nine and 15/100 dollars (\$4379.15) plus a finance charge of one hundred eighty-six and 16/100 dollars (\$186.16) and late fees of one-hundred eighty and 00 /100 dollars (\$180.00) for a total payoff of four thousand seven hundred forty-five and 31/100 dollars (\$4745.31).
6. Defendants indicate that they do not intend to fulfill the obligation.
7. Defendants are in possession and control of the automobiles which are backed by the plaintiff.
8. Plaintiff is the 1st Lienholder on the certificate of title for both vehicles.
9. Plaintiff submits a sworn Affidavit in Replevin

WHEREFORE, Plaintiff prays for a Writ of Replevin against the Defendant for the automobiles, costs, and such other relief as the court may deem just and proper.

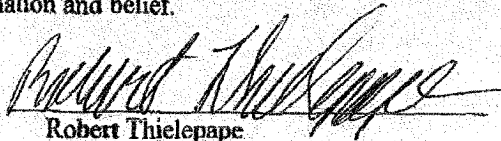

Robert H. Thielepape

Respectfully submitted:
DATHAN L. WEEMS

Dathan L. Weems
Attorney for Plaintiff
PO BOX 40177
Albuquerque, NM 87196-0177
(505) 265-8140

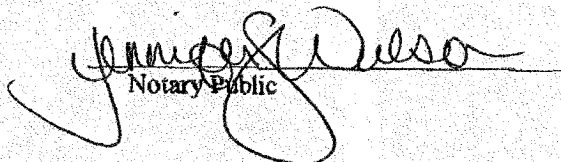
VERIFICATION

STATE OF NEW MEXICO)
) ss
COUNTY OF SAN JUAN)

I, Robert Thielepape, being first duly sworn upon my oath, state that I have read the foregoing Complaint, understand its contents, and the matters contained therein are true to the best of my knowledge, information and belief.


Robert Thielepape

5th day of April, 2004 by Robert H. Thielepape)
SUBSCRIBED, SWORN TO AND ACKNOWLEDGED before me this


Notary Public

My Commission Expires:
02/28/05

LOANLINE

Note and Disclosure Statement



JTah CREDIT UNION
 110 E Arrington
 Farmington, New Mexico 87401
 (505) 325-8367
 1-888-678-4553

BORROWER NAME (Last - First - Middle Initial) AND ADDRESS (Street - City - State - Zip Code) DATE MEMBER NUMBER NOTE NUMBER
 LYNETTE P. GOMEZ 07-17-01 1095 2:071501
 KENNETH A. GOMEZ
 6171 US HWY 64
 FARMINGTON, NM 87401

NEW LOAN CONTRACT NUMBER REFERENCE NUMBER MATURITY DATE
 130-0085-1 13850860

In this agreement "you" and "your" mean each person who signs this agreement. The "credit union" means the credit union whose name appears above and anyone to whom the credit union transfers its rights under this agreement. The terms on the reverse side are part of this agreement. Boxes checked below apply to this agreement.

TERMS OF LENDING DISCLOSURE

Annual Percentage Rate (APR)	Amount Financed	Total of Payments	Estimated Monthly Payment
14.00 %	\$ 7,951.83	\$ 9,787.32	\$ 271.87

The cost of your credit as a yearly rate. The dollar amount the credit will cost you. The amount of credit provided to you at our best effort. The amount you will have paid when you have made all payments as scheduled.

Number of Payments: 36
 Amount of Payments: 271.87
 When Payments Are Due: 08-17-01 AND MONTHLY THEREAFTER ON THE 17TH

Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the credit union. If you get the insurance from the credit union you will pay \$ _____

Security: Collateral securing other loans with the credit union will also secure this loan. You are giving a security interest in your shares and/or deposits in the credit union; and the goods/property being purchased; Other (Describe) SIGNATURES AND VEHICLES

Late Charge: If you are 10 days or more late in making a payment you will pay a late charge of \$15.00. Filing Fees \$ 8.00 Non-Filing Insurance \$ _____

ITEMIZATION OF THE AMOUNT FINANCED

AMOUNT FINANCED	AMOUNT GIVEN TO YOU DIRECTLY	AMOUNT PAID ON YOUR ACCOUNT	PREPAID FINANCE CHARGE
\$ 7,951.83	\$ 7,000.00	\$ 943.83	\$ _____

AMOUNT PAID TO OTHERS IN YOUR BEHALF \$ 8.00 To DMV \$ _____ To _____

NOTE AND SECURITY AGREEMENT CONTINUED ON REVERSE SIDE

Borrower to Pay: You promise to pay \$ 7,951.83 to the credit union plus interest on the unpaid balance at 14.00 % per year until what you owe has been repaid.
 Collection Costs: You promise to pay all costs of collecting the amount you owe under this agreement including court cost and reasonable attorney fees.

Security Offered:

MODEL	YEAR	V.I.D. NUMBER	TYPE	LIEN	VALUE
CHEVROLET LUMINA	1996	2G1WL52M4T9143969	01	01	\$ 3,675.00
CHEVROLET LUMINA	1995	2G1WN52M281128362	01	01	\$ 2,765.00

AND SIGNATURES: LYNETTE P. GOMEZ AND KENNETH A. GOMEZ
 (Other (Describe): MEMBERS TO REGISTER VEHICLES WITH TOTAH CREDIT UNION AS LIENHOLDER WITHIN 30 DAYS.
 I do Pledge Shares and/or Deposits of \$ _____ in account number _____ Key No. _____ This Note is governed by the laws of NM

SIGNATURE: If you agree to make and be bound by the terms of this Note and Security Agreement sign below. If you are not a borrower but an owner of the collateral for this loan, sign below and check the box for "Owner of Collateral". By doing so you agree only to the terms of the Security Agreement.
ATTENTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THIS CONTRACT BEFORE YOU SIGN IT!

Borrower *Lynette P. Gomez* Date 07-17-01
 Borrower *Kenneth A. Gomez* Date 07-17-01
 Owner of Collateral (other than a Borrower) _____ Date _____
 Witness *[Signature]* Date 07-17-01

CREDIT INSURANCE APPLICATION / SCHEDULE

"You" or "Your" means the member and the joint insured (if applicable).
 Credit insurance is voluntary and not required in order to obtain this loan. You may select any insurer of your choice. You can get this insurance only if you check the "is" box below and sign your name and write in the date. The rate you are charged for the insurance is subject to change. You will receive written notice before any rate goes into effect. Your signature below means you agree that:

- You are eligible for disability insurance if you are working for wages or profit for 25 hours a week or more on the Effective Date. If you are off work because of temporary layoff, strike or vacation, but soon to resume, you will be considered at work.
- If your age will be over the Maximum Age for insurance on the maturity date of your loan, insurance will be provided up to the Maximum Age.

NOTE: THE LIFE AND DISABILITY INSURANCE CONTAINS CERTAIN BENEFIT EXCLUSIONS, INCLUDING A PRE-EXISTING CONDITION EXCLUSION. PLEASE REFER TO YOUR CERTIFICATE FOR DETAILS.

SELECT THE FOLLOWING INSURANCE COVERAGE(S)	YES	NO	PREMIUM SCHEDULE	INSURANCE MAXIMUMS	DISABILITY	LIFE
INGLE CREDIT DISABILITY	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$ 12.00	MAXIMUM MONTHLY TOTAL DISABILITY BENEFIT	\$ 600	N/A
INGLE CREDIT LIFE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$ 12.00	MAXIMUM AMOUNT OF LOAN INSURABLE	\$30,000	\$30,000
INT CREDIT LIFE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$ 12.00	MAXIMUM AGE FOR INSURANCE	67	72

If you are totally disabled for more than 30 days, then the disability benefit will begin with the 31st day of disability. Secondary (If you check this box, you are not the primary insured.)

ANLINER Application



UTAH CREDIT UNION
110 E. Arrington
Farmington, New Mexico 87401
(505) 325-8367

HOW TO APPLY

- Please complete red sections 1 through 9
- Sign section 9
- Return this application to the Credit Union

1 NOTE AND COMPLETE

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

Individual Credit: Complete Applicant section. Complete Co-Applicant, Spouse, Guarantor (referred to as "Other") section: (1) about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or (2) if your spouse will use the Account, or (3) if there is a guarantor on this account. Please check box to indicate whom the information is about.

Joint Credit: Provide information about both of you by completing Applicant and Other section.

Amount Requested \$ 7,000 Purpose: used equipment

Collateral: 2 Car and signatures

Repayment: Payroll Deduction Cash Automatic Payment Military Allowment

STATEMENT OF INTENT
Check if desired.

- Credit Disability Insurance
- Single Credit Life Insurance
- Joint Credit Life Insurance

Check coverage(s) desired. The credit union will disclose the cost of this voluntary insurance to you. A separate insurance election which discloses the terms and conditions must be signed for coverage to become effective.

2 APPLICANT INFORMATION

APPLICANT
Please print in ink or type.

CO-APPLICANT SPOUSE GUARANTOR
Use "SAA" if information is "Same As Applicant".

NAME (Last - First - Initial) Gomez Lynette P

DRIVER'S LICENSE NUMBER/STATE 006019366 N.M.

ACCOUNT NUMBER 1072 SOCIAL SECURITY NUMBER 528-67-7099

BIRTH DATE 4/29/48 HOME PHONE (505) 3668 BUSINESS PHONE/EXT. (505) 324-6562

PRESENT ADDRESS (Street - City - State - Zip) 6171 US Hwy 64 Bloomfield NM 87413 OWN RENT YEARS AT THIS ADDRESS 29

PREVIOUS ADDRESS (Street - City - State - Zip) OWN RENT YEARS AT THIS ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self) N/A

NAME (Last - First - Initial) Gomez Kenneth A

DRIVER'S LICENSE NUMBER/STATE 006451683 NM

ACCOUNT NUMBER 45209 SOCIAL SECURITY NUMBER 585-30-5017

BIRTH DATE 6/17/47 HOME PHONE SAA BUSINESS PHONE/EXT. SAA

PRESENT ADDRESS (Street - City - State - Zip) SAA OWN RENT YEARS AT THIS ADDRESS

PREVIOUS ADDRESS (Street - City - State - Zip) OWN RENT YEARS AT THIS ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
 MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

LIST AGES OF DEPENDENTS NOT LISTED BY APPLICANT (Exclude Self) N/A

3 EMPLOYMENT INFORMATION

NAME AND ADDRESS OF EMPLOYER Retired / self employed

YOUR TITLE/GRADE _____ SUPERVISOR'S NAME _____

START DATE _____ HOURS AT WORK _____ IF SELF EMPLOYED, TYPE OF BUSINESS Driving School

IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS

Farmington Schools (RHS) STARTING DATE 1973

2400 Sunset Ave. ENDING DATE _____

Farmington NM 87401 ENDING DATE 1999

IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR YES NO WHERE _____ ENDING/SEPARATION DATE _____

NAME AND ADDRESS OF EMPLOYER Self-employed

YOUR TITLE/GRADE _____ SUPERVISOR'S NAME _____

START DATE _____ HOURS AT WORK _____ IF SELF EMPLOYED, TYPE OF BUSINESS Driving School / Photographer

IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS

STARTING DATE _____

ENDING DATE _____

IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR YES NO WHERE _____ ENDING/SEPARATION DATE _____

4 REFERENCES

Please include Street, City, State and Zip.

NAME AND ADDRESS OF CREDITOR(S) OF DEBTS PAID OFF TELEPHONE

Total Credit Union 325-8367

GMAC PO Box 5627 Denver Colo 80217

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP

R. Delva Pope / 1237 E. Briar Ave Father

Prine, UT. 84604 901/373-5994

NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE HOME PHONE

Blaine Hill PO Box 6339 682-5994

Navajo Dam NM 87419

NAME AND ADDRESS OF CREDITOR(S) OF DEBTS PAID OFF TELEPHONE

SAA

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP

SAA

NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE HOME PHONE

SAA

APPLICANT () **CO-APPLICANT** () **CO-BORROWER** () **CO-GUARANTEE** () **CO-SPOUSE** () **GUARANTOR** ()

INCOME INFORMATION

NOTICE: Alimony, child support, or separate maintenance income need not be reported if you do not choose to have it considered.

EMPLOYMENT INCOME: \$26,316 PER YEAR (NET/GROSS) SOURCE PER

OTHER INCOME: \$ PER SOURCE PER

ASSETS

SHARE DRAFT OR CHECKING AMOUNT: \$1,000

NAME AND ADDRESS OF DEPOSITORY: South West Federal Cr. Un. 5000 Blud. Farmington

SAVINGS AMOUNT: \$1737

NAME AND ADDRESS OF DEPOSITORY: Citizens Bank 550 W. Broadway Blomfield 87415

SAVINGS AMOUNT: \$ NAME AND ADDRESS OF DEPOSITORY:

Check box for Applicant/Other: Applicant Other. List all assets and account number(s) - attach other sheets if necessary.

APPLICANT	OTHER	LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY	MARKET VALUE	PLEGDED AS COLLATERAL FOR ANOTHER LOAN		
<input checked="" type="checkbox"/>	<input type="checkbox"/>	HOME: 3 story Brick house 2721 Highway 64 + 2 acres	\$174,000	YES	<input checked="" type="checkbox"/>	NO
<input checked="" type="checkbox"/>	<input type="checkbox"/>	1996 Chevy Lumina	\$7,500	YES	<input checked="" type="checkbox"/>	NO
<input checked="" type="checkbox"/>	<input type="checkbox"/>	1999 motor home	\$6,700	YES	<input checked="" type="checkbox"/>	NO

DEBTS

In addition to Rent/Mortgage list all other debts for examples, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.

APPLICANT	OTHER	CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	IF PAST DUE
<input type="checkbox"/>	<input type="checkbox"/>	RENT		\$	\$	\$	
<input type="checkbox"/>	<input type="checkbox"/>	MORTGAGE (incl. Tax & Ins)		\$	\$	\$	
		See attached Jatah CU		\$3000	\$936	\$97	
		Wells Fargo	3900	3669	73		
		Discover	9000	8837	286		
		Sams Club	1000	689	28		
		Wells Fargo	3300	66	14		
		Sears	5800	5709	127		
		Bank of Am	3000	1675	86		

FINANCIAL INFORMATION

These questions apply to both applicant and lender.

IF A "YES" ANSWER IS GIVEN:

DO YOU HAVE ANY OUTSTANDING DEBTS?

HAVE YOU EVER FILED FOR BANKRUPTCY?

HAVE YOU HAD PROPERTY LIEN?

ARE YOU A PARTY IN A LAWSUIT?

ARE YOU OTHER THAN A U.S. CITIZEN?

IS YOUR INCOME LIKELY TO DECREASE?

ARE YOU A CO-MAKER, CO-SIGNER, OR GUARANTOR FOR WHOM? (Name of Others)

SIGNATURES

If there are any important changes, you also agree to notify us of any change in a reasonable time thereafter. You also promise that every information provided is true to the best of your knowledge and obligation of all your debts and obligations.

X Lynette A. [Signature]

APPLICANT'S SIGNATURE: _____ DATE: _____

OTHER SIGNATURE: _____ DATE: 7/10/10

LOAN INFORMATION

Do not write in this section - credit union use only. Check applicable boxes.

APPROVED \$ _____ DATE: 07-13-07

LOAN OFFICER: _____ ADVANCE APPROVED: YES NO

CREDIT COMMITTEE OR OTHER: _____ OUTSIDE INFORMATION CONSIDERED: YES NO

REFERRED TO/REASON(S) FOR REFERRAL: _____

DEBT RATIO: _____

DESCRIBE COUNTER OFFER: _____

SPECIFIC REASON(S) FOR REJECTION: _____

SIGNATURES: *X [Signature]* DATE: 7/13/07

LOAN OFFICER: _____ DATE: _____

CREDIT COMMITTEE: _____ DATE: _____

ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON: _____ (DATE) BY: _____ (INITIALS)

APPLICANT

CO-SIGNER (OR JOINT ACCOUNT, SPOUSE, GUARANTOR)

5 INCOME INFORMATION

NOTICE: Alimony, child support, or separate maintenance income need not be reported if you do not choose to have it considered.
 EMPLOYMENT INCOME LESS OTHER INCOME
 \$26,316 PER YEAR SOURCE PER
 NET GROSS

NOTICE: Alimony, child support, or separate maintenance income need not be reported if you do not choose to have it considered.
 EMPLOYMENT INCOME OTHER INCOME
 \$27,397 PER YEAR SOURCE PER
 NET GROSS

6 ASSETS

SHARE DRAFT OR CHECKING AMOUNT: \$1,000.00
 NAME AND ADDRESS OF DEPOSITORY: Southwest Federal Cr. Un. Jordan Blvd. Farmington

SHARE DRAFT OR CHECKING AMOUNT: \$1,757
 NAME AND ADDRESS OF DEPOSITORY: Citizens Bank 87413 320 W. Broadway Bloomfield

Check box for Applicant/Other. List all assets and account number(s) - Attach other sheets if necessary.

APPLICANT	LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY <small>For Example: Auto, Boat, Stock, Bonds, Cash, Household Goods, Real Estate, etc.</small>	MARKET VALUE	PLEGGED AS COLLATERAL FOR ANOTHER LOAN		
<input checked="" type="checkbox"/>	HOME 3 story Brick House 6126 US Hwy 64 + 2 ACRES 10660 Mobile Home 6169 us Hwy 64	\$174,000.00	YES	<input checked="" type="checkbox"/>	NO
<input checked="" type="checkbox"/>	1996 Chevy Lumina	\$ 7,500	YES	<input checked="" type="checkbox"/>	NO
<input checked="" type="checkbox"/>	1997 Motor Home	\$ 6,700	YES	<input checked="" type="checkbox"/>	NO

7 DEBTS

In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.

APPLICANT	CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	IF PAST DUE ✓
<input checked="" type="checkbox"/>	RENT		\$	\$	\$	
<input checked="" type="checkbox"/>	MORTGAGE (incl. Tax & Ins.)		\$	\$	\$	
	See attached Total CU		\$2000	\$936.20	\$ 97	
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
TOTALS			\$	\$18431	\$ 427	

8 FINANCIAL INFORMATION

IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET

DO YOU HAVE ANY OUTSTANDING JUDGMENTS? _____

HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13? _____

HAVE YOU HAD PROPERTY FORCLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS? _____

ARE YOU A PARTY IN A LAWSUIT? _____

ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN? _____

IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS? _____

ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE? _____

FOR WHOM (Name of Others Obligated on Loan): _____ TO WHOM (Name of Creditor): _____

APPLICANT	OTHER
YES	NO
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

9 SIGNATURES

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

You also promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA.

X Lynette P. Horning 7/5/10
 APPLICANT'S SIGNATURE DATE

[Signature] 7/5/10
 OTHER SIGNATURE DATE

10 CREDIT UNION INFORMATION

DATE: 07-13-07

APPROVED \$ _____ \$ _____ \$ _____ \$ _____

SIGNATURE _____ LINE OF CREDIT _____ OTHER _____ OTHER _____ DEBT RATIO _____

LOAN OFFICER CREDIT COMMITTEE OR OTHER

ADVANCE APPROVED: YES NO

OUTSIDE INFORMATION CONSIDERED: YES NO

COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE

DESCRIBE COUNTER OFFER: _____

SPECIFIC REASON(S) FOR REJECTION: _____

SIGNATURES: _____