

LOANLINER[®]

**LOANLINER[®]
HOME EQUITY
LENDING DOCUMENTS
SELECTION GUIDE**



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LOANLINER®:

It's All About Home Equity Lending

Increasing Loan Volume

LOANLINER Documents offer flexible, federally compliant documentation for virtually any open- or closed-end home equity loan along with the training and support you need to manage your home equity lending program effectively.

Use LOANLINER Open-End lending documents to set up a Home Equity Line of Credit. Once the Plan is open, obtaining advances on the Plan (future home equity loans) is easy. Your member can call, go online or stop in to request an advance.

Increasing Income

LOANLINER Documents integrate the sale of payment protection right into the lending transaction, giving you the opportunity to provide your member with the protection they need. Once you have set up an open-end plan with payment protection, all your member's future advances are covered.

Improving Efficiency

Now you can create a cost-effective loan processing system that's tailored to meet the needs of your credit union. Choose LOANLINER Open-End Home Equity Lending Documents to reduce the paperwork for you and your members.

LOANLINER Electronic Documents have been designed for compatibility with most data processors' hardware and software. To ensure optimum processing efficiency, we work directly with you and your processor during installation, testing and implementation.

To determine whether to use electronic or paper documents, look at:

- whether the format is more member friendly in paper.
- whether the document is a static document or needs member/loan specific information added.
- your volume for the type of loan and/or the state.

Managing Lending Risk

With LOANLINER Documents you can rest assured that every document is compliant with federal and state laws and regulations. CUNA Mutual Group's dedicated legal and insurance experts continually update the documents to guarantee that your Home Equity Lending Documents, when used properly, will keep you in compliance.

LOANLINER Documents simplify compliance for your staff.

Strengthening Member Relationships

LOANLINER Home Equity Documents simplify the lending process and give you an important tool to build member relationships. All documents are written in clear, straightforward language, and are easy to use and understand.

LOANLINER Documents provide you with a valuable tool to increase staff and member confidence and comfort at every stage of the lending process.

Process Virtually Any Type of Loan

A strong lending program is vital to the success of your credit union. That's why so many credit unions choose LOANLINER Documents — the integrated system that gives you the loan documents you need to handle virtually any type of home equity loan in all 50 states. LOANLINER Documents are a proven success in thousands of credit unions across the country; over 40% of all credit unions offering home equity loans use them for their home equity loan programs.

LOANLINER® Service and Support

LOANLINER Lending Resource Center

The Lending Resource Center offers a comprehensive and timely way to stay on top of key lending and compliance issues and a variety of resources to improve your lending performance, available at your fingertips 24/7. Key resources include: compliance alerts with action steps; training and operational needs; credit union best practices; lender tutorial; product news and updates; featured questions and answers; and optional e-mail notifications of newly published alerts and articles. The Lending Resource Center is available only to credit unions using LOANLINER Lending or Deposit documents or credit unions that offer one or more of the following CUNA Mutual Group products: credit disability insurance, credit life insurance, debt cancellation, guaranteed asset protection, or mechanical repair coverage. To request access, go to www.cunamutual.com/lendingresourcecenter.

LOANLINER Customer Service

For assistance in selecting and ordering documents, checking the status of your order, or billing questions, call 800.356.5012 or e-mail loanliner@cunamutual.com.

Compliance Alerts

Stay informed about compliance and regulation changes. For recent compliance updates, go to www.loanliner.com and click on *Lending Resource Center*.

Your CUNA Mutual Group Representative

Providing you with unique solutions to meet your unique lending needs, call 800.356.2644.

LOANLINER® Home Equity Lending

This guide is designed to walk you through the loan event. It will provide you with an overview along with the features and benefits of the documents available (both paper and laser). The table of contents below is provided for your easy reference.

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LOANLINER[®] Closed-End Home Equity Lending

FNMA Application 1003

This application, which can be used to apply for both closed- and open-end home equity loans, is approved by the Federal National Mortgage Association (Fannie Mae) for loans to be sold on the secondary market.

- There are areas on the application that do not fully apply to credit unions or home equity loans. Changes cannot be made without altering its status as a conforming document.
- This application cannot be imprinted. The paper version is 8 ½ by 14 and the electronic version is 8 ½ by 11.

Home Equity Application

This application is a streamlined application which cannot be used if you intend to sell the loan on the secondary market. It is used to collect information to evaluate the applicant's creditworthiness, including present financial condition, credit history, information on the dwelling being used as security, and personal information.

- Can be used with both open-end and closed-end lending.
- Comes in 8 ½ by 11 paper or electronic.

Good Faith Estimate

Required for all purchase money mortgages loans, refinancings of purchase money loans, closed-end home equity loans, home improvement loans, and second mortgages.

- Provides an estimate of settlement charges a borrower is likely to incur, as a dollar amount along with key loan information.
- Complies with Real Estate Settlement Procedures Act (RESPA).

HUD-1A Settlement Statement

This document, which must be given at the time of closing, discloses all of the actual costs of closing and explains how the funds will be distributed.

- Complies with RESPA.
- Optional use with open-end home equity loans.

Note & Disclosure Statement

Discloses the exact terms of the individual borrower's loan at the time of consummation.

- Provides the disclosures required by Reg Z.
- Includes the contract terms between the credit union and the borrower(s).
- Contains the Payment Protection Application and Certificate/Agreement.
- Imprinting is optional.

LOANLINER[®] Open-End Home Equity Lending

Early Disclosure

Provides disclosure of provisions specific to your credit union's Home Equity Plan. Required to be given to the member when they receive an open-end Home Equity application. The purpose is to assist members in shopping for home equity credit.

- Informs member about important provisions specific to your credit union's Home Equity Plan.
- Assistance is available in setting up your Early Disclosure through LOANLINER Compliance Support, call 800.356.5012.
- This document must be updated annually as required by Reg Z.
- Imprinting optional.

Brochure: "What You Should Know About Home Equity Lines of Credit"

Provides members with an overview of general characteristics of home equity plans. It describes the home equity lending process and provides words of caution so the member can be an informed consumer.

- Is given to the member along with the Early Disclosure.

FNMA Application 1003

This application, which can be used to apply for both closed- and open-end home equity loans, is approved by the Federal National Mortgage Association (Fannie Mae) for loans to be sold on the secondary market.

- There are areas on the application that do not fully apply to credit unions or home equity loans. Changes cannot be made without altering its status as a conforming document.
- This application cannot be imprinted. The paper version is 8 ½ by 14 and the electronic version is 8 ½ by 11.

Home Equity Application

This application is a streamlined application which cannot be used if you intend to sell the loan on the secondary market. It is used to collect information to evaluate the applicant's credit-worthiness, including present financial condition, credit history, information on the dwelling being used as security, and personal information.

- Can be used with both open-end and closed-end lending.
- Comes in 8 ½ by 11 paper or electronic.

LOANLINER® Open-End Home Equity Lending

Credit Agreement

Used to open a fixed or variable rate Home Equity Plan for a borrower. This Credit Agreement is completed only once, at the time the Open-End Home Equity Plan is opened. It should not be completed when the borrower obtains subsequent advances.

- 50 state compatible for laser, in paper a separate Virginia Credit Agreement is available.
- Includes the terms of the individual borrower's Plan at the time the Plan is opened.
- Along with the addendum, the Credit Agreement includes:
 - Provides disclosures required by Reg Z.
 - Contract between the credit union and the borrower.
 - Payment Protection Application and Certificate/Agreement.
- Includes a credit union copy and two borrower copies. If there are more than two borrowers you may make additional copies.
- Imprinting optional.

Addendum

The Addendum and the Credit Agreement together deliver the needed Truth-in-Lending disclosures and establish the loan contract terms with the member. The Addendum provides member specific information on your plan subaccounts, including, rates, terms, annual percentage rates, fees and features.

- Must be given with the Credit Agreement, after an application has been received and underwritten for creditworthiness.
- Reflects each credit union's specific Open-End Home Equity Lending Plan.
- An Addendum Tool is available to purchase. The Addendum Tool will allow your Credit Union to create and maintain your Addendum.

LOANLINER® Open-End Home Equity Lending

Advance Voucher

This document is used each time a borrower takes an advance, or something else occurs that causes the payment to change (i.e. an interest rate increase or decrease). It is used to document each open-end home equity transaction.

- Allows your credit union to create an audit trail of the money you lend.
- Provides your credit union updated borrower and credit information.
- Used to disclose updated payment terms to the borrower and to obtain the necessary signatures.
- Includes a credit union and a borrower copy.
- Imprinting optional.

Home Equity Endorsement Language

LOANLINER Documents provide the language for a rubber stamp to obtain the borrower's signature on the proceeds check rather than on the voucher. The language allows your credit union to obtain the necessary signatures agreeing that the amount of the check is an advance under the Plan and to make payments as disclosed on the voucher or other notice.

- Can help your credit union expedite a transaction completed by mail or phone.

LOANLINER® Support Documents

For Open-End And Closed-End Home Equity Lending

Adverse Action

The Adverse Action is used when a creditor has taken adverse action on a credit application or existing debt. Informs member credit was denied (if applicable) and why.

- Required by Equal Credit Opportunity Act and Reg B.
- Provides notice to consumer of adverse action taken on credit application or existing debt and provides principal reasons taken for adverse action.

Security Instrument (Mortgage, Deed of Trust or Security Deed)

A mortgage, deed of trust, or security deed is used whenever a security interest is taken by the credit union in a dwelling. The security instrument is different for every state. The security instrument gives the credit union the right to foreclose on a dwelling if the borrower is in default.

- Establishes your credit union's security interest in the property securing the member's home equity loan or Home Equity Line of Credit account.
- Varies by state and is required to be recorded to perfect the credit union's lien. Be sure to order security instruments for every state you lend in.

Notice of Right to Cancel

Used when a security interest in a consumer's principal dwelling is or will be retained or acquired to secure a credit transaction.

- Complies with the requirements of Reg Z regarding a consumer's right to rescind a credit transaction secured by the consumers' principal dwelling.
- Note each borrower must receive two copies of the Right to Cancel along with the Note and Disclosure Statement.
- Includes a copy for the credit union and four borrower copies.
- Imprinting optional.

LOANLINER® Support Documents

For Open-End And Closed-End Home Equity Lending

Verification Packet

Used to help the credit union verify the information provided by the borrower in the application.

Includes:

- Open- or Closed-end Loan Officer Checklist.
- Direct Credit Verification Form - used to verify debt indicated on the application that does not appear on the credit report.
- Request for Verification of Employment - used for former and current employer(s) to verify employment history.
- Request for Verification of Deposit - used to verify each deposit account indicated on the application.
- Request for Verification of Mortgage or Deed of Trust, Rental or Land Contract Account - used to verify information on existing mortgages or liens against the property offered as security for the Plan.

Standard Flood Hazard Determination

Used when either the credit union or a third party makes the flood hazard determination.

- Must be used for every loan made by a credit union which is secured by a building or mobile home to determine whether the secured property is or will be located in a special flood hazard area (SFHA).

Flood Insurance Notice

Used when a determination has been made that the building or mobile home securing the loan is located in a special flood hazard area.

- Notifies the borrower that they are required to purchase flood insurance.
- The credit union cannot close the loan until the borrower presents proof that the flood insurance was purchased.
- Includes copies for the credit union, borrower, and loan servicer (if not the credit union).
- Imprinting optional.

LOANLINER® Support Documents

For Open-End And Closed-End Home Equity Lending

FACT Act Notices

FACT Act Notice to the Home Loan Applicant

The FACT Act Notice to the Home Loan Applicant must be used when credit scores are used in connection with applications for mortgage loans made for a consumer purpose.

- Notice must be provided before consummation, but not before the terms of credit have been communicated to the member.
- Informs the borrower that the credit union may report negative information about the borrower's accounts, such as late payments or defaults, to consumer reporting agencies.
- Can be imprinted with credit union name, address, telephone numbers and logo.

Risk Based Pricing Notice

- Informs the borrower that due to their credit report they are receiving credit terms which are materially less favorable than consumers who have better credit histories.
- Can be imprinted with credit union name, address, telephone numbers and logo.

Credit Score Exception Notice 1-4 Family

- Used under the credit score disclosure exception. Used for credit secured by 1-4 units of residential property.
- Informs the member about the member's credit score and information regarding consumer reports and credit scores, including information required by FCRA Section 609(g).
- Provides a range of credit scores and a statement on how the member's credit score compares to other consumers.
- Can be imprinted with credit union name, address, telephone numbers and logo.

LOANLINER® Support Documents

For Open-End And Closed-End Home Equity Lending

No Credit Score Notice

- Used when a credit score is not available for an applicant from the credit reporting agency.
- Informs the member that no score was available and provides information regarding consumer reports and credit scores.
- Can be imprinted with credit union name, address, telephone numbers and logo.

Risk Based Pricing Notice with Credit Score Information

- Informs the member that due to their credit score they are receiving credit terms which are materially less favorable than consumers who have better credit histories.
- Provides the member's credit score, a range of credit scores and key factors that adversely affect the credit score.
- Can be imprinted with credit union name, address, telephone numbers and logo.

Account Review Risk Based Pricing Notice with Credit Score Information

- Used when performing account reviews at your credit union and based on a credit score, you increase the APR on the account.
- Provides the member's credit score, a range of credit scores and key factors that adversely affect the credit score.
- Can be imprinted with credit union name, address, telephone numbers and logo.

LOANLINER® Closed-End Home Equity Lending Documents

LOANLINER® CLOSED-END HOME EQUITY DOCUMENT LISTING

PAPER DOCUMENT NUMBER	ELECTRONIC DOCUMENT NUMBER	DOCUMENT DESCRIPTION	PAPER DOCUMENT NUMBER	ELECTRONIC DOCUMENT NUMBER	DOCUMENT DESCRIPTION
EST31*	EST55*	Multi-State CE Note and Disclosure (AR, AZ, CT, DC, DE, HI, ID, IL, IN, KY, MD, MI, MS, MT, ND, NJ, NM, NV, OH, SD, TN, WY)	EMT27*	EMT27*	MT CE 2 nd Mortgage
				ENE55*	NE CE 2 nd Note and Disclosure
			ENE20*	ENE20*	NE CE 2 nd Mortgage
			ENV21*	ENV21*	NV CE 2 nd Mortgage
	EAL55*	AL CE 2 nd Note and Disclosure		ENH55*	NH CE 2 nd Note and Disclosure
EAL20*	EAL20*	AL CE 2 nd Mortgage	ENH22*	ENH22*	NH CE 2 nd Mortgage
	EAK55*	AK CE 2 nd Note and Disclosure	ENJ23*	ENJ23*	NJ CE 2 nd Mortgage
	EAK21*	AK CE 2 nd Mortgage	ENM24*	ENM24*	NM CE 2 nd Mortgage
EAZ22*	EAZ22*	AZ CE 2 nd Mortgage	ENY35*	ENY55*	NY CE 2 nd Note and Disclosure
EAR23*	EAR23*	AR CE 2 nd Mortgage	ENY25*	ENY25*	NY CE 2 nd Mortgage
ECA35*	ECA55*	CA CE 2 nd Note and Disclosure		ENC55*	NC CE 2 nd Note and Disclosure
ECA24*	ECA24*	CA CE 2 nd Mortgage	ENC28*	ENC28*	NC CE 2 nd Mortgage
	ECO55*	CO CE 2 nd Note and Disclosure	END29*	END29*	ND CE 2 nd Mortgage
ECO26*	ECO26*	CO CE 2 nd Mortgage	EOH26*	EOH26*	OH CE 2 nd Mortgage
ECT27*	ECT27*	CT CE 2 nd Mortgage		EOK55*	OK CE 2 nd Note and Disclosure
EDE29*	EDE29*	DE CE 2 nd Mortgage	EOK27*	EOK27*	OK CE 2 nd Mortgage
EDC38*	EDC55*	DC CE 2 nd Note and Disclosure		EOR55*	OR CE 2 nd Note and Disclosure
EFL02*	EFL55*	FL CE 2 nd Note and Disclosure	EOR28*	EOR28*	OR CE 2 nd Mortgage
EFL20*	EFL20*	FL CE 2 nd Mortgage	EPA31*	EPA55*	PA CE 2 nd Note and Disclosure
EGA31*	EGA55*	GA CE 2 nd Note and Disclosure	EPA21*	EPA21*	PA CE 2 nd Mortgage
EGA21*	EGA21*	GA CE 2 nd Mortgage		ERI55*	RI CE 2 nd Note and Disclosure
	EHI22*	HI CE 2 nd Mortgage	ERI29*	ERI29*	RI CE 2 nd Mortgage
	EID23*	ID CE 2 nd Mortgage		ESC55*	SC CE 2 nd Note and Disclosure
EIL24*	EIL24*	IL CE 2 nd Mortgage	ESC20*	ESC20*	SC CE 2 nd Mortgage
EIN25*	EIN25*	IN CE 2 nd Mortgage	ESD21*	ESD21*	SD CE 2 nd Mortgage
EIA36*	EIA55*	IA CE 2 nd Note and Disclosure	ETN22*	ETN22*	TN CE 2 nd Mortgage
EIA26*	EIA26*	IA CE 2 nd Mortgage		ETX50*	TX CE Note and Disclosure (Fixed/Variable)
	EKS55*	KS CE 2 nd Note and Disclosure	ETX21*	ETX21*	TX CE Deed of Trust
EKS27*	EKS27*	KS CE 2 nd Mortgage	ETX33*	ETX55*	TX CE Note and Disclosure Home Improvement
EKY28*	EKY28*	KY CE 2 nd Mortgage	ETX23*	ETX23*	TX CE Deed of Trust Home Improvement
	ELA55*	LA CE 2 nd Note and Disclosure		EUT55*	UT CE 2 nd Note and Disclosure
ELA29*	ELA29*	LA CE 2 nd Mortgage	EUT24*	EUT24*	UT CE 2 nd Mortgage
	EME55*	ME CE 2 nd Note and Disclosure		EVT55*	VT CE 2 nd Note and Disclosure
EME20*	EME20*	ME CE 2 nd Mortgage	EVT25*	EVT25*	VT CE 2 nd Mortgage
EMD21*	EMD21*	MD CE 2 nd Mortgage	EVA36*	EVA55*	VA CE 2 nd Note and Disclosure
	EMA55*	MA CE 2 nd Note and Disclosure	EVA26*	EVA26*	VA CE 2 nd Mortgage
EMA22*	EMA22*	MA CE 2 nd Mortgage		EWA55*	WA CE 2 nd Note and Disclosure
EMI23*	EMI23*	MI CE 2 nd Mortgage	EWA28*	EWA28*	WA CE 2 nd Mortgage
	EMN55*	MN CE 2 nd Note and Disclosure		EWV55*	WV CE 2 nd Note and Disclosure
EMN24*	EMN24*	MN CE 2 nd Mortgage	EWV27*	EWV27*	WV CE 2 nd Mortgage
	EMS25*	MS CE 2 nd Mortgage		EWI55*	WI CE 2 nd Note and Disclosure
	EMO55*	MO CE 2 nd Note and Disclosure	EWI29*	EWI29*	WI CE 2 nd Mortgage
EMO26*	EMO26*	MO CE 2 nd Mortgage		EWY20*	WY CE 2 nd Mortgage

*Document Version If column is grayed out, the feature is not allowed or the document format is not available.

LOANLINER® Open-End Home Equity Lending Documents

LOANLINER® OPEN-END HOME EQUITY SECURITY INSTRUMENT AND RIDER DOCUMENT LISTING

PAPER DOCUMENT NUMBER	ELECTRONIC DOCUMENT NUMBER	DOCUMENT DESCRIPTION	PAPER DOCUMENT NUMBER	ELECTRONIC DOCUMENT NUMBER	DOCUMENT DESCRIPTION
EAL90*	EAL90*	AL HE OE Revolving Credit Mortgage	EMO95*	EMO95*	MO HE OE Revolving Credit Deed of Trust
	EAK91*	AK HE OE Revolving Credit Deed of Trust	EMT96*	EMT96*	MT HE OE Revolving Credit Deed of Trust
EAZ92*	EAZ92*	AZ HE OE Revolving Credit Deed of Trust	ENE99*	ENE99*	NE HE OE Revolving Credit Deed of Trust
EAR93*	EAR93*	AR HE OE Revolving Credit Deed of Trust		ENV90*	NV HE OE Revolving Credit Deed of Trust
ECA94*	ECA94*	CA HE OE Revolving Credit Deed of Trust and Request for Notice	ENH91*	ENH91*	NH HE OE Revolving Credit Mortgage
			ENJ92*	ENJ92*	NJ HE OE Revolving Credit Mortgage
ECO95*	ECO95*	CO HE OE Revolving Credit Deed of Trust	ENM93*	ENM93*	NM HE OE Revolving Credit Mortgage
ECT96*	ECT96*	CT HE OE Mortgage	ENY94*	ENY94*	NY HE OE Credit Line Mortgage
EDE98*	EDE98*	DE HE OE Revolving Credit Mortgage	ENC97*	ENC97*	NC HE OE Credit Line Deed of Trust
EDC97*	EDC97*	DC HE OE Revolving Credit Deed of Trust	END98*	END98*	ND HE OE Revolving Credit Mortgage
EFL99*	EFL99*	FL HE OE Revolving Credit Mortgage	EOH95*	EOH95*	OH HE OE Mortgage
EGA90*	EGA90*	GA HE OE Revolving Credit Security Deed	EOK96*	EOK96*	OK HE OE Revolving Credit Mortgage
EHI91*	EHI91*	HI HE OE Revolving Credit Mortgage	EOR97*	EOR97*	OR HE OE Line of Credit Trust Deed
EID92*	EID92*	ID HE OE Revolving Credit Deed of Trust	EPA91*	EPA91*	PA HE OE Mortgage
EIL93*	EIL93*	IL HE OE Revolving Credit Mortgage	ERI98*	ERI98*	RI HE OE Mortgage
EIN94*	EIN94*	IN HE OE Revolving Credit Mortgage	ESC99*	ESC99*	SC HE OE Revolving Credit Mortgage
EIA95*	EIA95*	IA HE OE Revolving Credit Mortgage	ESD90*	ESD90*	SD HE OE Revolving Credit Mortgage
EKS96*	EKS96*	KS HE OE Mortgage	ETN91*	ETN91*	TN HE OE Revolving Credit Deed of Trust
EKY97*	EKY97*	KY HE OE Revolving Credit Mortgage	ETX90*	ETX90*	TX HE OE Deed of Trust
ELA98*	ELA98*	LA HE Mortgage	EUT92*	EUT92*	UT HE OE Revolving Credit Deed of Trust
EME99*	EME99*	ME HE OE Revolving Credit Mortgage	EVT93*	EVT93*	VT HE OE Revolving Credit Mortgage
EMD90*	EMD90*	MD HE OE Revolving Credit Deed of Trust	EVA94*	EVA94*	VA HE OE Credit Line Deed of Trust
EMA91*	EMA91*	MA HE OE Revolving Credit Mortgage	EWA96*	EWA96*	WA HE OE Revolving Credit Deed of Trust
EMI92*	EMI92*	MI HE OE Revolving Credit Mortgage	EWV95*	EWV95*	WV HE OE Credit Line Deed of Trust
EMN93*	EMN93*	MN HE OE Revolving Credit Mortgage	EWI97*	EWI97*	WI HE OE Revolving Credit Mortgage
	EMS94*	MS HE OE Revolving Credit Deed of Trust		EWY98*	WY HE OE Mortgage

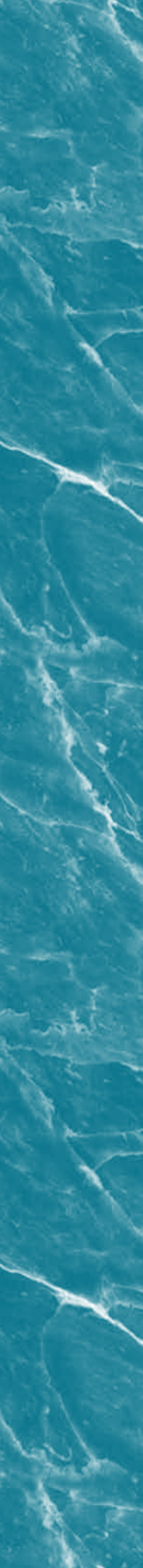
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LOANLINER® Closed-End and Open End Home Equity Lending Documents

LOANLINER® CLOSED-END AND OPEN-END HOME EQUITY MISCELLANEOUS DOCUMENT LISTING

PAPER DOCUMENT NUMBER	ELECTRONIC DOCUMENT NUMBER	DOCUMENT DESCRIPTION	PAPER DOCUMENT NUMBER	ELECTRONIC DOCUMENT NUMBER	DOCUMENT DESCRIPTION
N/A	RCA10*	CA Registered Domestic Partners	N/A	RNY20*	NY Interest Rate Determination
N/A	RCA20*	CA Impound Disclosure/Waiver	N/A	RNY30*	NY Credit Report Notice
N/A	RCA30*	CA Insurance Notice	N/A	RNY40*	NY Straight Balloon Preapplication Disclosure
N/A	RCA50*	CA Limit on Waiver of Interest Accrual	N/A	RNY60*	NY Hazard Insurance Disclosure
N/A	RCT10*	CT Notice of Mortgage Loan Applicant	N/A	ROH10*	OH Application Notice
N/A	RCT30*	CT Bridge Loan Disclosure	N/A	RR001*	First Mortgage Multi-State 1-4 Family Rider
N/A	RDC10*	DC Notice to Pay Insurance/Taxes	N/A	RR002*	First Mortgage Multi-State Condo Rider
N/A	RFL10*	FL Insurance Anti-Coercion Statement	N/A	RR003*	First Mortgage Multi-State Biweekly Rider
N/A	RIA10*	IA Oral Modification Disclosure	N/A	RR009*	First Mortgage Multi-State PUD Rider
N/A	RMA10*	MA Notice of Right to Counsel	N/A	RRI10*	RI Loan Application Disclosure
N/A	RMD03*	MD Montgomery County Property Addendum	N/A	RRMI1*	MI First Mortgage 1-4 Family Rider
N/A	RMD05*	MD Intake Sheet	N/A	RRME3*	ME First Mortgage Biweekly Rider
N/A	RMD10*	MD Notice to First Mortgage Loan Applicants	N/A	RRNY3*	NY First Mortgage Biweekly Rider
N/A	RMD30*	MD Lender Attorney Fee Certification	N/A	RRWV3*	WV First Mortgage Biweekly Rider
N/A	RMD60*	MD Affidavit of Refinance of Principal Residence	N/A	RSC10*	SC Insurance Rights
N/A	RMD80*	MD Frederick Refinance Affidavit	N/A	RTN10*	TN Placement of Insurance
N/A	RMD90*	MD Delivery of Net Proceeds	N/A	RTX10*	TX Mortgage Fraud Notice
N/A	RME10*	ME Choice of Insurer	N/A	RUT10*	UT Deposit and Servicer Disclosure Notice
N/A	RME30*	ME Fully Amortizing Loans with ARM Features	N/A	RUT20*	UT Initial Servicer Disclosure Statement
N/A	RMI10*	MI Borrower's Bill of Rights	N/A	RVA10*	VA First Mortgage Application Disclosure
N/A	RMI20*	MI Counseling Notice	N/A	RVT10*	VT Authorization to Obtain Credit Report
N/A	RMN10*	MN Notice of Right to Discontinue Escrow	N/A	RVT20*	VT Civil Union Disclosure
N/A	RNJ10*	NJ Attorney Disclosure	N/A	RWI10*	WI Preapplication Fee Disclosure
N/A	RNM10*	NM Freedom to Choose Insurer	N/A	RWI20*	WI Escrow Notice
N/A	RNY03*	NY Insurance Disclosure	N/A	RWY10*	WY Notice of Required Insurance
N/A	RNY04*	NY Balloon Disclosure for Note			

*Document Version



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