

## Loan Meeting Notes

September 19, 2024

Next planned meeting date: October 17, 2024

Attendees: Anali, Andee, Brooke, Catie, Gary, GinGar, Jade, Jamie R, Jamie S, Karissa, Lacey, Laura H, Laura M, Lindsay, Liz F, Maria, Makayla, Melissa B, Nick, Rhonda, Rusty, Ryan, Shannon H, Shannon L.

- **HMDA Demographic Form for HELOCS:** There are now three boxes around each section the member(s) needs to complete. This should make it more clear which sections are which.

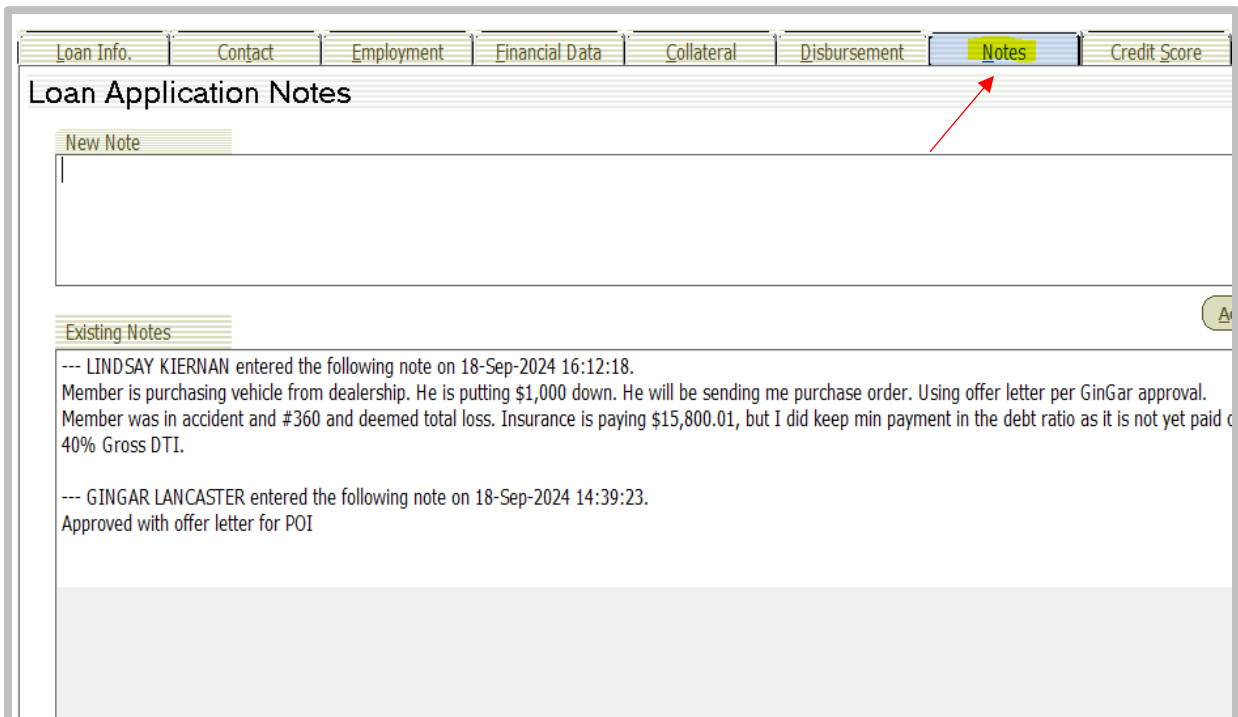
**Demographic Information Addendum.** This section asks about your ethnicity, sex and race.

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or whether you choose to provide it or not. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in the application. If you do not wish to provide some or all of this information, please check the appropriate box below.

| Ethnicity: Check one or more  | Race: Check one or more   |
|---|---|
| <input type="checkbox"/> Hispanic or Latino<br><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban<br><input type="checkbox"/> Other Hispanic or Latino – Print Origin:<br><div></div><br><i>For Example: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i> | <input type="checkbox"/> American Indian or Alaska Native – Print name of enrolled or principal tribe:<br><div></div><br><input type="checkbox"/> Asian<br><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino<br><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese<br><input type="checkbox"/> Other Asian – Print Race:<br><div></div><br><i>For Example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i>                           |
| <input type="checkbox"/> Not Hispanic or Latino<br><input type="checkbox"/> I do not wish to provide this information   | <input type="checkbox"/> Black or African American<br><input type="checkbox"/> Native Hawaiian or Other Pacific Islander<br><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro<br><input type="checkbox"/> Samoan<br><input type="checkbox"/> Other Pacific Islander – Print Race:<br><div></div><br><i>For Example: Fijian, Tongan, and so on.</i><br><input type="checkbox"/> Other: <div></div><br><input type="checkbox"/> Caucasian/White<br><input type="checkbox"/> I do not wish to provide this information |

| Sex  |
|--|
| <input type="checkbox"/> Female<br><input type="checkbox"/> Male<br><input type="checkbox"/> I do not wish to provide this information |

- **HELOC Early Disclosure:** This document is now updated and will generate in the loan document packets. If you have a blank copy saved anywhere, please make sure you update it.
- **Generating Loan Documents:** If you're preparing the loan documents before booking the loan, ensure all details are fully completed, including dates, suffix numbers, interest rates, and other relevant information. If you generate loan documents after booking the loan, most of these details will auto populate.
- **Notes in the Notes:** Please ensure that you're entering notes in the notes tab in Forza, as this is useful for reviewers, auditors, and other lenders. Keep in mind that if there's a co-borrower on the loan and you add a note under their profile, it won't appear in the primary borrower's notes section, and vice versa.



The screenshot displays the 'Forza' loan application interface. At the top, a navigation bar includes tabs for 'Loan Info.', 'Contact', 'Employment', 'Financial Data', 'Collateral', 'Disbursement', 'Notes', and 'Credit Score'. The 'Notes' tab is highlighted in blue, and a red arrow points to it. Below the navigation bar, the main section is titled 'Loan Application Notes'. It features a 'New Note' section with a text input field and an 'Existing Notes' section. The 'Existing Notes' section contains two entries:

- LINDSAY KIERNAN entered the following note on 18-Sep-2024 16:12:18.  
Member is purchasing vehicle from dealership. He is putting \$1,000 down. He will be sending me purchase order. Using offer letter per GinGar approval. Member was in accident and #360 and deemed total loss. Insurance is paying \$15,800.01, but I did keep min payment in the debt ratio as it is not yet paid c 40% Gross DTI.
- GINGAR LANCASTER entered the following note on 18-Sep-2024 14:39:23.  
Approved with offer letter for POI

- **Use the Intranet as a Resource:** Please use the intranet as your primary resource before reaching out to others for assistance. If you find anything that needs to be corrected, let GinGar or Lindsay know.

- **Loan Reviews:** Make sure you are responding to loan review emails in a timely manner. Please make sure you let the reviewer know when the corrections or adjustments have been made.
  - Loan Purpose: Provide more details about the purpose of the loan. For instance, if you are using a title as collateral for debt consolidation, specify in the Loan Purpose section: "Free and Clear Title to consolidate credit card debt."
  - Including Spouse's Income to ½ Mortgage: Add a note on the worksheet explaining the reason for including the spouse's income statement in the loan documents.
  - Rate Bumps: If you are rate bumping a member to a higher tier, make sure you put an asterisk next to the score and bucket for unsecured. In the notes section of the worksheet, include an asterisk and explanation of the rate bump.
  
- **HELOC Documents/ Deed of Trust Reminders:**
  - PLEASE have Lindsay or GinGar review your HELOC documents **before** the member signs and **before** the DOT is sent to be recorded by the title company. If you are unable to reach Lindsay or GinGar, please have another lender review the documents to prevent unnecessary rerecording costs.
  - HELOC Recordings: HELOC Deed of Trust or Modification to Deed of Trust need to be recorded the same day they are signed.
  
- **Modification to DOT Signing Process:** (This is a correction from the meeting)

Whenever possible, the person who signs with the members will sign as the CCU representative and then **a different employee will need to notarize for both the members and the lender.** This should be possible in every branch, except for Downtown, because every branch should have 2 notaries. If there are not two notaries in your branch, please let GinGar know. This should be an easy fix in case more Title companies decide they have a problem with the same person approving the modification on behalf of CCU and notarizing the members' signatures. See Example Below:

Approved by Grantors:

Johnny Nogood  
Johnny Nogood

Jody Nogood  
Jody Nogood

Approved by Beneficiary: CONNECTIONS CREDIT UNION

By: Sally Lender

State of Idaho  
County of Awesome

Name and Title: Sally Lender, Branch Supervisor

On this 19th day of September, 2024, before me,  
Pepsi Gilligan, a Notary Public in and for said county and state, personally appeared  
Johnny Nogood, Jody Nogood; known or proved to me to be the  
person(s) who executed the foregoing instrument, and acknowledge that they executed the same.

In witness whereof I have hereunto set my hand and affixed my official seal the day and year in this  
certificate first above written.

Pepsi Gilligan  
Notary Public  
Residing at: Coolplace, Awesome County, ID  
Commission expires: 08/16/2026

State of Idaho  
County of Awesome

On this 19th day of September, 2024, before me,  
Pepsi Gilligan, a Notary Public in and for said county and state, personally appeared  
Sally Lender, Branch Supervisor, of CONNECTIONS CREDIT UNION; known  
or proved to me to be the person who executed the foregoing instrument on behalf of the  
corporation, and acknowledge that she executed the same.

In witness whereof I have hereunto set my hand and affixed my official seal the day and year in this  
certificate first above written.

Pepsi Gilligan  
Notary Public  
Residing at: Coolplace, Awesome County, ID  
Commission expires: 08/16/2026

- **Teams Messages:** To avoid missing a Teams message while chatting with someone else, simply click on your chat with yourself. This chat can also serve as a notes section for yourself.
- **Individual Credit Section on Application:** On the first page of the credit application, the top signature is required for loans with joint signers. If the loan is for an individual applicant, this signature is not required (you are able to have the individual still sign in this box).