

INSTITUTION: 0000061657 - 5 UNITED FINANCIAL CREDIT UNION

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families E	Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G
	Home Purchase Loans				Refinancings C	Home Improvement Loans D					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's				
	Number	\$000's	Number	\$000's	Number			\$000's			
FL/MARION COUNTY/0014.02											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN							1	3			
FILES CLOSED FOR INCOMPLETENESS											
FL/MARION COUNTY/COUNTY TOTAL											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN							1	3			
FILES CLOSED FOR INCOMPLETENESS											
FL/STATE TOTAL											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN							1	3			
FILES CLOSED FOR INCOMPLETENESS											
MI/CLARE COUNTY/9802.00											
LOANS ORIGINATED			1	45							
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MI/CLARE COUNTY/COUNTY TOTAL											
LOANS ORIGINATED			1	45							
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MI/EATON COUNTY/0206.00											
LOANS ORIGINATED							1	1			
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											

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	Home Purchase Loans				Refinancings C	Home Improvement Loans D						
	FHA, FSA/RHS & VA A		Conventional B									
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number
MI/EATON COUNTY/COUNTY TOTAL												
LOANS ORIGINATED							1	1				
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
MI/GENESEE COUNTY/0126.01												
LOANS ORIGINATED							1	2				
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN			1	40								
FILES CLOSED FOR INCOMPLETENESS												
MI/GENESEE COUNTY/0129.06												
LOANS ORIGINATED			1	131								
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
MI/GENESEE COUNTY/COUNTY TOTAL												
LOANS ORIGINATED			1	131			1	2				
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN			1	40								
FILES CLOSED FOR INCOMPLETENESS												
MI/GLADWIN COUNTY/SMALL												
LOANS ORIGINATED			1	16	2	180	3	11		2	116	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					2	213						
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
MI/GLADWIN COUNTY/COUNTY TOTAL												
LOANS ORIGINATED			1	16	2	180	3	11		2	116	
APPS APPROVED, NOT ACCEPTED												
APPS DENIED					2	213						
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families						E	
	FHA, FSA/RHS & VA A		Conventional B		C		D		E		F		G			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
MI/INGHAM COUNTY/0038.02																
LOANS ORIGINATED					1	96						1	96			
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MI/INGHAM COUNTY/COUNTY TOTAL																
LOANS ORIGINATED					1	96						1	96			
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MI/MACOMB COUNTY/2241.00																
LOANS ORIGINATED								1	5							
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MI/MACOMB COUNTY/2451.00																
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED				1	112											
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MI/MACOMB COUNTY/COUNTY TOTAL																
LOANS ORIGINATED								1	5							
APPS APPROVED, NOT ACCEPTED				1	112											
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MI/MARQUETTE COUNTY/0016.00																
LOANS ORIGINATED								1	2							
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

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	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E				
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's			
	Number	\$000's	Number	\$000's	Number					\$000's		
MI/MARQUETTE COUNTY/COUNTY TOTAL												
LOANS ORIGINATED							1	2				
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
MI/MASON COUNTY/SMALL												
LOANS ORIGINATED			1	16								
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
MI/MASON COUNTY/COUNTY TOTAL												
LOANS ORIGINATED			1	16								
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
MI/MIDLAND COUNTY/2908.00												
LOANS ORIGINATED					1	76						
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
MI/MIDLAND COUNTY/2911.01												
LOANS ORIGINATED					1	180	1	4				
APPS APPROVED, NOT ACCEPTED												
APPS DENIED							1	5				
APPS WITHDRAWN												
FILES CLOSED FOR INCOMPLETENESS												
MI/MIDLAND COUNTY/2912.00												
LOANS ORIGINATED							1	13				
APPS APPROVED, NOT ACCEPTED												
APPS DENIED												
APPS WITHDRAWN							1	13				
FILES CLOSED FOR INCOMPLETENESS												

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	Home Purchase Loans				Refinancings C	Home Improvement Loans D					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's				
	Number	\$000's	Number	\$000's	Number			\$000's			
MI/MIDLAND COUNTY/2913.00											
LOANS ORIGINATED				1	32						
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MI/MIDLAND COUNTY/2914.00											
LOANS ORIGINATED				1	62						
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MI/MIDLAND COUNTY/2916.00											
LOANS ORIGINATED				1	67					1	67
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MI/MIDLAND COUNTY/COUNTY TOTAL											
LOANS ORIGINATED				5	417	2	17			1	67
APPS APPROVED, NOT ACCEPTED											
APPS DENIED						1	5				
APPS WITHDRAWN						1	13				
FILES CLOSED FOR INCOMPLETENESS											
MI/MUSKEGON COUNTY/0026.02											
LOANS ORIGINATED				1	140						
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MI/MUSKEGON COUNTY/COUNTY TOTAL											
LOANS ORIGINATED				1	140						
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											

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	Home Purchase Loans				Refinancings C	Home Improvement Loans D					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's				
	Number	\$000's	Number	\$000's	Number			\$000's			
MI/OAKLAND COUNTY/1394.00											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN							1	7			
FILES CLOSED FOR INCOMPLETENESS											
MI/OAKLAND COUNTY/COUNTY TOTAL											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN							1	7			
FILES CLOSED FOR INCOMPLETENESS											
MI/OGEMAW COUNTY/SMALL											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED					1	33					
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MI/OGEMAW COUNTY/COUNTY TOTAL											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED					1	33					
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MI/OSCEOLA COUNTY/SMALL											
LOANS ORIGINATED							1	15			
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MI/OSCEOLA COUNTY/COUNTY TOTAL											
LOANS ORIGINATED							1	15			
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families					
	FHA, FSA/RHS & VA A		Conventional B		C		D				F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
MI/OSCODA COUNTY/SMALL														
LOANS ORIGINATED					1	73					1	73		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MI/OSCODA COUNTY/COUNTY TOTAL														
LOANS ORIGINATED					1	73					1	73		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MI/OTSEGO COUNTY/SMALL														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	19										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MI/OTSEGO COUNTY/COUNTY TOTAL														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	19										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MI/ROSCOMMON COUNTY/SMALL														
LOANS ORIGINATED			3	285	2	117					1	33		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
MI/ROSCOMMON COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			3	285	2	117					1	33		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings C	Home Improvement Loans D					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's				
	Number	\$000's	Number	\$000's	Number			\$000's			
MI/SANILAC COUNTY/9710.00											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED											
APPS DENIED						1	1				
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MI/SANILAC COUNTY/COUNTY TOTAL											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED											
APPS DENIED						1	1				
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MI/TUSCOLA COUNTY/9602.00											
LOANS ORIGINATED						1	1				
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MI/TUSCOLA COUNTY/9603.00											
LOANS ORIGINATED					1	65					
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MI/TUSCOLA COUNTY/9607.00											
LOANS ORIGINATED					1	45					
APPS APPROVED, NOT ACCEPTED											
APPS DENIED											
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
MI/TUSCOLA COUNTY/9608.00											
LOANS ORIGINATED											
APPS APPROVED, NOT ACCEPTED											
APPS DENIED						2	48				
APPS WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											

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	Home Purchase Loans				Refinancings C	Home Improvement Loans D							
	FHA, FSA/RHS & VA A		Conventional B										
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's
MI/TUSCOLA COUNTY/9611.00													
LOANS ORIGINATED			1	21									
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN							1	6					
FILES CLOSED FOR INCOMPLETENESS													
MI/TUSCOLA COUNTY/COUNTY TOTAL													
LOANS ORIGINATED			1	21	2	110	1	1					
APPS APPROVED, NOT ACCEPTED													
APPS DENIED			2	48									
APPS WITHDRAWN							1	6					
FILES CLOSED FOR INCOMPLETENESS													
MI/WAYNE COUNTY/5684.00													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	10					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
MI/WAYNE COUNTY/COUNTY TOTAL													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED							1	10					
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
MI/STATE TOTAL													
LOANS ORIGINATED			8	514	14	1133	11	54		5	318	1	67
APPS APPROVED, NOT ACCEPTED			1	112	1	33							
APPS DENIED			3	67	2	213	3	16					
APPS WITHDRAWN			1	40			3	26					
FILES CLOSED FOR INCOMPLETENESS													
GEOGRAPHIC ID NOT REPORTED OR INVALID													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED			1	182									
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Number			\$000's	Number	\$000's
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's						
	Number	\$000's	Number	\$000's	Number			\$000's			Number	\$000's	
GRAND TOTAL													
LOANS ORIGINATED			8	514	14	1133	11	54		5	318	1	67
APPS APPROVED, NOT ACCEPTED			2	294	1	33							
APPS DENIED			3	67	2	213	3	16					
APPS WITHDRAWN			1	40			4	29					
FILES CLOSED FOR INCOMPLETENESS													

HOME MORTGAGE DISCLOSURE ACT
INSTITUTION REGISTER SUMMARY FOR 2011

RESP ID: 0000061657-5

UNITED FINANCIAL CREDIT UNION
PO BOX 6430
SAGINAW, MI 48608

MSA/MD	MSA/MD Name	TOTAL LARS	TOTAL AMOUNT (\$000's)	LOAN TYPE				PROPERTY TYPE			LOAN PURPOSE		
				CONV	FHA	VA	FSA/RHS	1 - 4 FAMILY	MANUF HOME	MULTI FAMILY	HOME PURCHASE	HOME IMPROVE	REFIN-ANCE
13020	BAY CITY, MI	24	1012	24				24			6	8	10
40980	SAGINAW-SAGINAW TOWNSHIP NORTH, MI	212	9303	211	1			211	1		33	110	69
----	MSA/MD NOT AVAILABLE	54	3207	54				53	1		19	18	17
TOTAL		290	13522	289	1	0	0	288	2	0	58	136	96