

# HOME EQUITY APPLICATION

Applicant Account Number
Co-Applicant Account Number

## PROPERTY SECURING YOUR LOAN

Property Street Address	City	County	State	Zip
Property Type: <input type="checkbox"/> Single Family Home <input type="checkbox"/> Condominium <input type="checkbox"/> Townhouse <input type="checkbox"/> Other _____				
Amount of Credit Requested \$	Purpose	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced,		
Please Indicate Name(s) On Deed		Purchase Price \$	Approximate Market Value \$	
Type of Credit Applied For: <input type="checkbox"/> Open-End Home Equity Line of Credit <input type="checkbox"/> Closed-End 2nd Mortgage <input type="checkbox"/> Auto/Equity Loan			Term Desired	

### APPLICANT

FIRST NAME	INITIAL	LAST NAME	SR.,JR.,I,II
SOCIAL SECURITY NUMBER		BIRTHDATE	
CURRENT STREET ADDRESS	APT. NUMBER	SINCE	
CITY	COUNTY		
STATE	ZIP	DRIVER'S LICENSE NUMBER/STATE	
FORMER ADDRESS (COMPLETE IF CURRENT ADDRESS IS LESS THAN 3 YEARS)		NUMBER OF YEARS	
HOME TELEPHONE	NO. OF DEPENDENTS	AGES OF DEPENDENTS	
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	

### CO-APPLICANT

FIRST NAME	INITIAL	LAST NAME	SR.,JR.,I,II
SOCIAL SECURITY NUMBER		BIRTHDATE	
CURRENT STREET ADDRESS	APT. NUMBER	SINCE	
CITY	COUNTY		
STATE	ZIP	DRIVER'S LICENSE NUMBER/STATE	
FORMER ADDRESS (COMPLETE IF CURRENT ADDRESS IS LESS THAN 3 YEARS)		NUMBER OF YEARS	
HOME TELEPHONE	NO. OF DEPENDENTS	AGES OF DEPENDENTS	
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	

### EMPLOYMENT AND INCOME

If self-employed, check here  and attach two years federal income tax returns.

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)	HIRE DATE	
ADDRESS		
WORK TELEPHONE	POSITION	MO. GROSS INCOME \$
FORMER EMPLOYER (if current is less than 3 years)	POSITION	YEARS THERE

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)	HIRE DATE	
ADDRESS		
WORK TELEPHONE	POSITION	MO. GROSS INCOME \$
FORMER EMPLOYER (if current is less than 3 years)	POSITION	YEARS THERE

### OTHER INCOME

You need not list income from alimony, child support or separate maintenance payments unless You want it considered in evaluating this credit application.

SOURCE OF OTHER INCOME	MONTHLY AMOUNT \$
NAME AND ADDRESS OF PAYER	NO. OF YEARS

SOURCE OF OTHER INCOME	MONTHLY AMOUNT \$
NAME AND ADDRESS OF PAYER	NO. OF YEARS

### ASSETS AND DEPOSITS

Attach a separate sheet if necessary.

TYPE	BANK (OR OTHER) NAME & ADDRESS	ACCOUNT NUMBER	APPROX. BALANCE
Checking			
Savings			
Other			
CAR 1 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	
CAR 2 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	

TYPE	BANK (OR OTHER) NAME & ADDRESS	ACCOUNT NUMBER	APPROX. BALANCE
Checking			
Savings			
Other			
CAR 1 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	
CAR 2 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	

**CREDIT INFORMATION** Please list all open Accounts with or without a balance. Attach separate sheet if necessary.

A = Applicant  
C = Co-Applicant  
D = Debts to be paid off if credit is granted.

PLEASE CHECK			OBLIGATIONS	LENDERS (OR OTHER) NAME AND ADDRESS LIST ALL OBLIGATIONS INCLUDING PATENT AND TRADEMARK OFFICE FEDERAL CREDIT UNION LOANS	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENT
A	C	D					
			MORTGAGE OR RENT				
			HOME EQUITY				
			AUTO				
			CREDIT CARD				
			CREDIT CARD				
			ALIMONY/ CHILD SUPPORT				
			OTHER				
			OTHER				
			OTHER				

**Please answer the following questions.**  
If a yes answer is given, explain on attached sheet.

Please Check: A = Applicant C = Co-Applicant

	A		C		TOTALS	\$	\$
	Yes	No	Yes	No			
1. Have You filed a petition for bankruptcy in the last 10 years?					Please Check: A = Applicant C = Co-Applicant A Yes No Yes No 6. Have You any Obligations not listed? 7. Do You have any past due bills? 8. Is any income You have listed likely to reduce in the next two years? 9. Is the property securing this loan You are applying for currently for sale? 10. Indicate immigration status: Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____ Co-Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____		
2. Have You ever had any auto, furniture or property repossessed?							
3. Are You a co-maker or co-signer on any loan? For whom _____ Where _____							
4. Have You ever had credit in any other name? What name _____							
5. Have You any suits pending, judgments filed, alimony, or support awards against You?							

**SIGNATURES**

You have applied for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represent that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by Us, even if the loan is not granted. You warrant that You  intend  do not intend to occupy the security property as Your principal residence. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature.

You hereby acknowledge Your intent to apply for joint credit \_\_\_\_\_  
 Applicant's Initials \_\_\_\_\_ Co-Applicant's Initials \_\_\_\_\_

You fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

X \_\_\_\_\_ X \_\_\_\_\_  
 Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

**NOTICE: Complete only if this is a Home Improvement Loan, or if You are applying to purchase or refinance a dwelling.**  
 The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information nor on whether you choose to furnish it. If you furnish the information please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below.

Applicant: <input type="checkbox"/> You do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Co-Applicant: <input type="checkbox"/> You do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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**DO NOT WRITE BELOW - FOR CREDIT UNION USE ONLY**

APPROVED LIMITS	\$	APR:	%	TERM
LOAN APPROVED <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> COUNTER OFFER WILL BE MADE IF. ACCEPTED, LOAN APPROVED.				
SPECIFIC REASONS FOR REJECTION				
REASON(S) FOR REFERRAL		LOAN OFFICER SIGNATURE		DATE

## **Items Needed To Process Your Loan**

*Please use this checklist to ensure speedy loan processing.*

### **What we need:**

- Home Equity loan application signed by both applicants.  
Application must be signed by all parties.
- Appraisal or tax assessment. The credit union will order the appraisal. Member is responsible for all costs. Tax assessments can be accepted in lieu of an appraisal for EZ Equity loans only.
- Deed of Trust (Including the legal description of the property- Exhibit A).
- Home Owner Insurance Policy.
- Most recent pay stub for each applicant and other proof of income you would like to include.
- Other sources of income.

### **Additional information:**

Rate is PRIME + ZERO (FLOOR AT 5%).

Available equity depends on your credit history.

Closing costs to be paid by the applicant.