

**HOME EQUITY & HOME EQUITY LINE OF CREDIT  
LOAN APPLICATION**



**TYPE OF ACCOUNT REQUESTED**

Check one to indicate the type of account you are requesting. Note: Married applicants may apply for separate accounts.

Individual Account       Joint Account      Member # \_\_\_\_\_

**TERMS REQUESTED**

|                    |                                 |                  |
|--------------------|---------------------------------|------------------|
| Amount<br>\$ _____ | Length of Account Term<br>_____ | Purpose<br>_____ |
|--------------------|---------------------------------|------------------|

**COLLATERAL PROPERTY**

|                  |                     |                         |                            |                              |
|------------------|---------------------|-------------------------|----------------------------|------------------------------|
| Address<br>_____ | Year Built<br>_____ | Date Purchased<br>_____ | Purchase Price<br>\$ _____ | Mortgage Balance<br>\$ _____ |
| _____            | County<br>_____     |                         | Current Value<br>\$ _____  | _____                        |

Primary Residence     2nd (Vacation) Home      Property Type     Single Family     Condo/ Townhouse     2-4 Family

|   |   |  |
|---|---|--|
| Do mortgage payments include:<br>Taxes? <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No | Annual taxes \$ _____<br>Insurance \$ _____<br>HOA \$ _____ | Name of Mortgage Holder<br>_____<br>Phone # _____      Account # _____ |
|---|---|--|

**INDIVIDUAL APPLICANT INFORMATION**

|   |                         |                              |                         |
|---|-------------------------|------------------------------|-------------------------|
| Name<br>_____                                       | Birth date<br>/ /       | Social Security No.<br>_____ |                         |
| Address<br>_____                                    |                         | Previous Address<br>_____    |                         |
| Home Phone<br>_____                                 | Business Phone<br>_____ | Other Phone<br>_____         | E-mail Address<br>_____ |
| Employer Name & Address<br>_____                    |                         | Position/Title<br>_____      | Years Employed<br>_____ |
| Previous Employer Name & Address<br>_____           |                         | Position/Title<br>_____      | Years Employed<br>_____ |
| Wages, Salary, Commissions<br>Gross \$ _____ /month |                         | How Often Paid<br>_____      |                         |

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered.

Other Income: Source \_\_\_\_\_ Amount/Month \$ \_\_\_\_\_

Marital Status     Married     Separated     Unmarried (includes single, divorced and widowed)

**Joint Applicant Information**

|   |                         |                              |                         |
|---|-------------------------|------------------------------|-------------------------|
| Name<br>_____                                       | Birth date<br>/ /       | Social Security No.<br>_____ |                         |
| Address<br>_____                                    |                         | Previous Address<br>_____    |                         |
| Home Phone<br>_____                                 | Business Phone<br>_____ | Other Phone<br>_____         | E-mail Address<br>_____ |
| Employer Name & Address<br>_____                    |                         | Position/Title<br>_____      | Years Employed<br>_____ |
| Previous Employer Name & Address<br>_____           |                         | Position/Title<br>_____      | Years Employed<br>_____ |
| Wages, Salary, Commissions<br>Gross \$ _____ /month |                         | How Often Paid<br>_____      |                         |

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered.

Other Income: Source \_\_\_\_\_ Amount/Month \$ \_\_\_\_\_

Marital Status     Married     Separated     Unmarried (includes single, divorced and widowed)

**OUTSTANDING DEBTS (Include charge accounts, installment loans, credit cards, rent and other obligations)**

| CREDITOR   | OWNER OF ACCOUNT | PRESENT BALANCE | MONTHLY PAYMENT | ACCOUNT NUMBER |
|--|------------------|-----------------|-----------------|----------------|
| Landlord or Mortgage Holder on other Real Estate |                  | \$              | \$              |                |
| Auto Loan  |                  |                 |                 |                |
| Auto Loan  |                  |                 |                 |                |
| Credit or Charge Card                            |                  |                 |                 |                |
| Credit or Charge Card                            |                  |                 |                 |                |
|  |                  |                 |                 |                |
|  |                  |                 |                 |                |

**Declarations**

| If you answer "Yes" to any questions a through f, please use additional sheet for explanation.       | Borrower |    | Co-Borrower |    |
|--|----------|----|-------------|----|
|  | Yes      | No | Yes         | No |
| a. Are there any outstanding judgements against you?   |          |    |             |    |
| b. Have you been declared bankrupt within the past 7 years?  |          |    |             |    |
| c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? |          |    |             |    |
| d. Are you party to a law suit?  |          |    |             |    |
| e. Are you obligated to pay alimony, child support, or separate maintenance?                         |          |    |             |    |
| f. Are you a co-maker or endorser on a note?   |          |    |             |    |
| g. Are you a U.S. citizen?   |          |    |             |    |
| h. Are you a permanent resident alien?   |          |    |             |    |

I certify that everything I have stated in this application and on my attachments is correct. You may keep this application whether or not it is approved.

Applicant X \_\_\_\_\_ Date \_\_\_\_\_ Joint-Applicant X \_\_\_\_\_ Date \_\_\_\_\_

**Information For Government Monitoring Purposes**

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. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation.

|   |   |
|---|---|
| Borrower <input type="checkbox"/> I do not wish to furnish this information   | Co-Borrower <input type="checkbox"/> I do not wish to furnish this information  |
| Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino  | 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<br><input type="checkbox"/> Black or African American | Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian<br><input type="checkbox"/> Black or African American |
| <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White   | <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White   |
| Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male  | Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male  |

**Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government**

**NCUA**

National Credit Union Administration, a U.S. Government Agency

