



Home Equity Loan Application

CHECK BOX FOR JOINT ACCOUNT: [] If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information about the Joint Applicant or user. We intend to apply for Joint Credit.

Applicant _____

Co-Applicant _____

Type of Loan Applied for:																	
<input type="checkbox"/> Principal + Interest <input type="checkbox"/> Interest Only Years _____	Interest Rate %	Loan Amount \$	Property Type <input type="checkbox"/> Single Family <input type="checkbox"/> Other														
Loan Purpose:																	
Address of Property			Date Purchased		Cash Down payment \$		Purchase Price \$										
Present Value of Home \$				Home Improvements \$			Improvements - Describe										
Title in the Name of:				Address of Title Holder			First Mortgage Type: Is your present first mortgage an adjustable or balloon payment loan plan? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, attach payment schedule										
Yr. House Built	No. of Rooms	No. of Bedrooms	No. of Baths	Family Room or Den <input type="checkbox"/> Yes <input type="checkbox"/> No	Gross Living Area Sq. ft.	Garage/Carport (Specify Type & No.)	Central Air <input type="checkbox"/> Yes <input type="checkbox"/> No										
APPLICANT					JOINT APPLICANT, USER, OR OTHER PARTY												
Name			Date of Birth		School Yrs.		Name			Date of Birth		School Yrs.					
Present Address No Years ___ <input type="checkbox"/> Own <input type="checkbox"/> Rent						Present Address No Years ___ <input type="checkbox"/> Own <input type="checkbox"/> Rent											
Street City/State/Zip						Street City/State/Zip											
Former Address (if less than 2 years at present address)						Former Address (if less than 2 years at present address)											
Street City/State/Zip						Street City/State/Zip											
Years at former address ___ <input type="checkbox"/> Own <input type="checkbox"/> Rent						Years at former address ___ <input type="checkbox"/> Own <input type="checkbox"/> Rent											
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)				DEPENDENTS OTHER THAN LISTED BY CO-APPLICANT				Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)				DEPENDENTS OTHER THAN LISTED BY APPLICANT					
				No.		AGES						No.		AGES			
Name and Address of Employer				Years Employed in this line of work or profession? Years Years on the job <input type="checkbox"/> Self-Employed				Name and Address of Employer				Years Employed in this line of work or profession? ____ Years Years on the job ____ <input type="checkbox"/> Self-Employed					
Position/Title /				Type of Business				Position/Title /				Type of Business					
Social Security Number - -		Home Phone () -		Business Phone () -		Social Security Number - -		Home Phone () -		Business Phone () -		Social Security Number - -		Home Phone () -		Business Phone () -	

GROSS MONTHLY INCOME				BANK ACCOUNT INFORMATION		
Item	Applicant	Co-Applicant	Total	CHECKING	Account Number	Name & Address of Depository
Base Empl. Income	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Overtime	\$	\$	\$			
Commissions	\$	\$	\$			
Dividends/Interest	\$	\$	\$			
Net Rental Income	\$	\$	\$	SAVINGS <input type="checkbox"/> Yes <input type="checkbox"/> No	Account Number	Name & Address of Depository
Other † (Before completing, see Notice Under Describe Other Income below)	\$	\$	\$			
TOTAL	\$	\$	\$			
DESCRIBE OTHER INCOME						
↓ A= Applicant	C= Co-Applicant	Notice: † Alimony, child support, or separate maintenance income need not be revealed if the Applicant or Co-Applicant does not choose to have it considered as a basis for repaying this loan.				Monthly Amount
						\$
						\$
						\$
IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING						
A= Applicant C= Co-Applicant	Previous Employer	City/State	Type of Business	Position/Title	Dates From/To	Monthly Income
						\$
						\$
						\$
THESE QUESTIONS APPLY TO BOTH APPLICANT AND CO-APPLICANT						
If a "yes" answer is given to a question in this column explain on an attached sheet.	Applicant Yes or No	Co-Applicant Yes or No	If Applicable, explain Other Financing or Other Equity (provide addendum if more space is needed)			
Have you any outstanding judgments?	—	—				
In the last 7 years, have you been declared bankrupt?	—	—				
Have you had property foreclosed upon or given title in lieu of?	—	—				
Are you a co-maker or endorser on a note?	—	—				
Are you a party to a law suit?	—	—				
Are you obligated to pay alimony, child support or separate maintenance?	—	—				

ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.
Completed: Jointly Not Jointly

Indicate by (*) those liabilities or pledged assets which will be satisfied upon sale of real estate owned or upon refinancing of subject property				
ASSETS	Cash or Market Value	LIABILITIES and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary.		
Cash deposit toward purchase held by:		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:				
<i>List checking and savings accounts below</i>		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.	\$	
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.	/	
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.	/	
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.	/	
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/number & description)		Acct. no.	/	
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$
Face amount: \$		Acct. no.	/	
Subtotal Liquid Assets	\$	Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
Automobiles owned (make and year)	\$			
Other Assets (itemize)	\$			
		Total Monthly Payments	\$	
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.
				\$

Home Equity Loan Application
Page 4

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purposes, 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 the Lender, even if the loan is not granted. A consumer report may be requested in connection with this credit application. Without notice, future reports may be requested to update, renew or extend credit. If reports are requested, the names and addresses of the consumer reporting agencies that furnished them are available from the Lender.

NOTICE TO GUARANTOR: If you are providing information to the Lender on this Application for the purpose of acting as a guarantor for one or more primary applicant(s) and the Lender determines that you are a guarantor, do not meet the credit underwriting standards for this particular loan and/or amount, be advised that the Lender is required by law to, and will, provide an adverse action notice detailing the specific reasons for the credit denial *directly* to the primary applicant(s) and not to you. As a guarantor, be prepared to share any specific reasons for adverse action based on your credit history with the primary applicant(s). If you are unwilling to share this information, you should not complete this application in the capacity of guarantor. By completing and submitting this application as guarantor, you are authorizing the Lender to share the specific reasons for adverse action with the primary applicant(s) in the event this application is denied.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

IMPORTANT: THIS APPLICATION MUST BE SIGNED AND DATED BELOW BEFORE IT CAN BE PROCESSED.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ 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. The law provides that a lender may not discriminate either on the basis of this information, or 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 and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

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 Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <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	
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet		Interviewer's Name (print or type) Interviewer's Signature	
		Name, Address and Phone Number of Interviewer's Employer BANK NAME BANK ADDRESS	
		Date	

