

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
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Name	Date of Birth	School Yrs.	Name	Date of Birth	School Yrs.
Present Address No Years ____ <input type="checkbox"/> Own <input type="checkbox"/> Rent Street City/State/Zip Former Address (if less than 2 years at present address) Street City/State/Zip Years at former address ____ <input type="checkbox"/> Own <input type="checkbox"/> Rent			Present Address No Years ____ <input type="checkbox"/> Own <input type="checkbox"/> Rent Street City/State/Zip Former Address (if less than 2 years at present address) Street City/State/Zip 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
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Position/Title /	Type of Business	Position/Title /	Type of Business
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Social Security Number - -	Home Phone () -	Business Phone () -	Social Security Number - -	Home Phone () -	Business Phone () -
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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	Account Number	Name & Address of Depository	
Other † (Before completing, see Notice Under Describe Other Income below)	\$	\$	\$				<input type="checkbox"/> Yes <input type="checkbox"/> No
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?	—	—	
Are you a U.S. citizen? If "no" are you a resident alien?	—	—	
If "no" are you a non-resident alien?	—	—	

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

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

