

Home Equity Loan Application



IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several question and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide by our privacy and federal law.

TYPE OF ACCOUNT REQUESTED

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

- JOINT ACCOUNT
- INDIVIDUAL ACCOUNT – Relying solely on my income and assets
- INDIVIDUAL ACCOUNT – Relying solely on my income and assets and as well as income or assets of another

Amount: \$ _____ Number of Months: _____

Interest Rate: _____ Payment: \$ _____

Type of Loan: Fixed Rate ARM (type) Home Equity

Purpose: Home Improvement Pay Debt Purchase Primary Refi. Of Primary Purchase

Future Use Other: _____

COLLATERAL PROPERTY

Address: _____

Year Built: _____

Date Purchased: _____

Present Value: _____

Balance Owing: _____

Title in the name of: _____

Address of the Title Holder: _____

Name and Address of Insurance Carrier: _____

Mortgage Holder: _____

Mortgage Holder Phone Number _____

Mortgage Holder Account Number: _____

INDIVIDUAL APPLICANT INFORMATION

NAME (LAST, FIRST, MIDDLE):

BIRTH DATE:

TELEPHONE NUMBER:

DRIVERS LICENSE NUMBER:

SOCIAL SECURITY NUMBER:

NUMBER OF DEPENDANTS:

AGES:

EMAIL ADDRESS:

CELL PHONE NUMBER:

ADDRESS (Street, City, State & Zip):

County:

PREVIOUS ADDRESS (Street, City, State & Zip) (If less than 2 years for current):

County:

OWN RENT How long have you lived at this address?

EMPLOYER (COMPANY NAME & ADDRESS):

BUSINESS PHONE:

POSITION OR TITLE:

TIME WITH EMPLOYER:

SALARY PER MONTH: GROSS: \$

NET: \$

PREVIOUS EMPLOYER (COMPANY NAME & ADDRESS):

BUSINESS PHONE:

POSITION OR TITLE:

TIME WITH EMPLOYER:

SALARY PER MONTH: GROSS: \$

NET: \$

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU:

RELATIONSHIP:

TELEPHONE NUMBER:

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony child support, separate maintenance received pursuant to: Court Order Written Agreement Oral Understanding

AMOUNT PER MONTH:

JOINT APPLICANT OR OTHER PARTY INFORMATION

NAME (LAST, FIRST, MIDDLE):

BIRTH DATE:

TELEPHONE NUMBER:

DRIVERS LICENSE NUMBER:

SOCIAL SECURITY NUMBER:

NUMBER OF DEPENDANTS:

AGES:

EMAIL ADDRESS:

CELL PHONE NUMBER:

ADDRESS (Street, City, State & Zip):

County:

PREVIOUS ADDRESS (Street, City, State & Zip) (If less than 2 years for current):

County:

OWN RENT How long have you lived at this address?

EMPLOYER (COMPANY NAME & ADDRESS):

BUSINESS PHONE: POSITION OR TITLE: TIME WITH EMPLOYER:

SALARY PER MONTH: GROSS: \$ NET: \$

PREVIOUS EMPLOYER (COMPANY NAME & ADDRESS):

BUSINESS PHONE: POSITION OR TITLE: TIME WITH EMPLOYER:

SALARY PER MONTH: GROSS: \$ NET: \$

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU:

RELATIONSHIP: TELEPHONE NUMBER:

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony child support, separate maintenance received pursuant to: Court Order Written Agreement Oral Understanding

AMOUNT PER MONTH:

SECTION C – MARITAL STATUS

Complete only if: Joint or secured credit or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

Applicant

Married

Separated

Unmarried (including single, divorced, & widowed)

Other Party

Married

Separated

Unmarried (including single, divorced, & widowed)

GENERAL INFORMATION

If you or joint applicant or other party answers "yes" to any of the following questions, please explain in the space provided.

Are you a guarantor or co-maker of any leases, contracts or debts?

Applicant: Yes No Joint Applicant/Other Party Yes No

Are there any suits or judgments pending against you?

Applicant: Yes No Joint Applicant/Other Party Yes No

Have you been declared bankrupt in the last 10 years?

Applicant: Yes No Joint Applicant/Other Party Yes No

PREVIOUS CREDIT REFERENCES

Describe any previous debt obligations. Please mark Applicant – related information with an "A" or Joint with a "J"

1: \$ Date Paid

2: \$ Date Paid

3: \$ Date Paid

ASSET AND DEBIT INFORMATION

If "joint Applicant or Other Party information" section was completed above, this section should be completed giving information about both the Applicant and the Joint Applicant or Other Party. Attach additional sheets if necessary.

ASSETS OWNED (Use separate sheet if necessary)

Checking Account Number(s): _____ Bank: _____

Name which the Account is Carried: _____

Subject to Debt? YES NO Value: \$ _____

Savings Account Number(s): _____ Bank: _____

Name which the Account is Carried: _____

Subject to Debt? YES NO Value: \$ _____

Certificate of Deposit(s): _____ Bank: _____

Name which the Account is Carried: _____

Subject to Debt? YES NO Value: \$ _____

Marketable Securities (Issuer, type, # of shares): _____ Institution: _____

Name which the Account is Carried: _____

Subject to Debt? YES NO Value: \$ _____

Real Estate (location, date acquired): _____

Name which the Account is Carried: _____

Subject to Debt? YES NO Value: \$ _____

Life Insurance: _____ Issuer: _____

Name which the Account is Carried: _____

Face Value: \$ _____

Automobile(s): _____ Value: _____

Make: _____ Model: _____ Year: _____

Other: _____

TOTAL ASSETS: _____

OUTSTANDING DEBTS (include charge accounts, installment loans, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary)

Landlord or Mortgage Holder on other Real Estate: _____ Account Number: _____

Name which the Account is Carried: _____

Original Amount (Omit Rent): \$ _____ Present Balance (Omit Rent): \$ _____ Monthly Payments: \$ _____

Automobile Loans: _____ Account Number: _____

Name which the Account is Carried: _____

Original Amount: \$ _____ Present Balance: \$ _____ Monthly Payments: \$ _____

Credit or Charge Cards: _____ Account Number: _____

Name which the Account is Carried: _____

Original Amount: \$ _____ Present Balance: \$ _____ Monthly Payments: \$ _____

Other: _____

TOTAL DEBTS: _____ \$ _____ \$ _____

Maine Residents: A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered we will tell you the name and address of the consumer reporting agency that provided the report.

New York Residents: A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and the credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Married Wisconsin Resident: No provision of any marital property agreement, unilateral statement under Wisc. Statutes 766.59 or a court decree under Wisc. Statues 766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

Notice-Joint Credit:

We intend to apply for joint credit. (Initials)

I certify that everything I have stated in this application an on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below, I authorize Lender to check my credit and employment history, to have a consumer credit report prepared on me for the purpose of evaluating this application for credit, and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update this credit information at Lender's request and if my financial condition changes.

SIGNATURES

I acknowledge receipt of the Home Equity Brochure and the lender's Home Equity disclosure statement on today's date.

Applicant's Signature: _____ Date: _____

Other Signature (Where Applicable): _____ Date: _____

CREDITOR USE ONLY

This application was taken by: Face to face interview Mail Telephone Internet

Date Application Received: _____ Received By: _____ Amount Requested:\$ _____

Date Application Completed: _____ Approved By: _____ Amount Approved:\$ _____

Rescindable? Yes No RESPA Applicable? Yes No

Funding Date: _____ Initial Advance:\$ _____