



Home Equity Application

**NOTICE TO MARRIED APPLICANTS:
 YOU HAVE THE RIGHT TO APPLY FOR A SEPARATE LOAN IN YOUR NAME.**

LOAN ORIGINATOR NAME AND NMLS/ ___ LICENSE ID		Loan Officer Signature	Member Number
Loan Amount	Purpose	Property Address	

CHECK TYPE OF CREDIT REQUESTED
<p>Individual Credit: Complete sections A and B if only the applicant's income is considered for loan approval. Complete sections A, B and C (1) if you reside in a Community Property State; (2) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested; or (3) if you are an Alaska resident subject to a community property agreement or community property trust.</p> <p>Joint Credit: Complete sections A, B and C if your co-applicant will be contractually liable for repayment of the loan and initial below: We intend to apply for joint credit. _____ (Applicant Initials) _____ (Co-Applicant Initials)</p> <p style="text-align: center;">Please also review the section entitled "DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT".</p>

A. APPLICANT'S PERSONAL INFORMATION				
PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.				
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (<i>Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship</i>)				
Last Name		First Name		Initial
Present Street Address	City	State	Zip	How Long?
Previous Street Address (If present address less than two years)	City	State	Zip	How Long?
Social Security Number	Date of Birth	Home Phone Number	Driver's License Number and State	Email

B. INFORMATION REGARDING APPLICANT (MUST BE EMPLOYED FOR A MINIMUM OF 2 YEARS)					
Present Employer's Name and Address		City	State	Zip	Date Employed
Occupation	Supervisor's Name		Work Phone & Extension	Gross Income \$	
Previous Employer's Name and Address (if less than 2 years at Employer)		City	State	Zip	How Long? Occupation
Real Estate Owned and Address (Include Home)				Date Purchased	Purchase Price \$
OTHER INCOME NOTICE: Do not list alimony, child or spousal support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be requested.			Source of Other Income	Amount \$	Total Monthly Income \$

C. INFORMATION REGARDING		CO-APPLICANT		NON-APPLICANT BORROWING SPOUSE/OTHER				
Last Name		First Name		Initial		Date of Birth	Social Security Number	
Street Address		City		State		Zip	Home Phone Number	Driver's License Number and State
Present Employer's Name and Address		City		State		Zip	Date Employed	
Occupation	Email			Work Phone & Extension		Gross Income \$		
OTHER INCOME NOTICE: Do not list alimony, child or spousal support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be requested.				Source of Other Income		Amount \$		Total Monthly Income \$

CONTINUE APPLICATION ON PAGE 2 - SIGN PAGE 2 OF THE APPLICATION BEFORE SUBMITTING.

LOAN APPLICATION SIGNATURES

Please Read Before Signing:

All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a crime to knowingly make a false statement on this application. You have my permission to verify any information contained in this application from any source named in this application. You may retain this application even if not approved. I understand that you may receive information from others about my credit history and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the [HomEquity Credit Line Agreement and Truth-in-Lending Disclosure Statement] or the [HomEquity Loan Agreement – Mortgage Loan and Closing Disclosure] covering my loan, whichever is applicable. (If this application is for two of us, this statement applies to both of us.)

Applies to HELOCs only: I acknowledge receipt of a copy of the HomEquity Credit Plan Predisclosures and Handbook entitled "What You Should Know About Home Equity Lines of Credit."

Consumer and Credit Report Authorization. By signing this Application, I authorize you to obtain my consumer and/or credit report for the purposes of evaluating this application and to obtain subsequent credit reports on an on-going basis in connection with this transaction, and for all other legitimate purposes, such as reviewing my accounts or taking collection action on the account. I authorize you to receive and review other information about me, such as my employment and income information, from third-parties or consumer reporting agencies.

IMPORTANT NOTICE 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 me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.

Signature of Applicant	Date
X	

Signature of Applicant (Where Applicable)	Date
X	

**DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT. THE FOLLOWING APPLIES IF YOU ARE APPLYING FOR A:
CLOSED-END HOME EQUITY LOAN HOME EQUITY LINE OF CREDIT**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

Applicant:

Ethnicity: - Check one or more

Hispanic or Latino

Mexican Puerto Rican Cuban

Other Hispanic or Latino - *Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:*

Not Hispanic or Latino

I do not wish to provide this information

Race: Check one or more

American Indian or Alaska Native - *Print name of enrolled or principal tribe:*

Asian

Asian Indian Chinese Filipino

Japanese Korean Vietnamese

Other Asian - *Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:* _____

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian Guamanian or Chamorro Samoan

Other Pacific Islander - *Print race, for example, Fijian, Tongan, and so on:*

White

I do not wish to provide this information

Sex: Female Male I do not wish to provide this information

Co-Applicant:

Ethnicity: - Check one or more

Hispanic or Latino

Mexican Puerto Rican Cuban

Other Hispanic or Latino - *Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:*

Not Hispanic or Latino

I do not wish to provide this information

Race: Check one or more

American Indian or Alaska Native - *Print name of enrolled or principal tribe:*

Asian

Asian Indian Chinese Filipino

Japanese Korean Vietnamese

Other Asian - *Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:* _____

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian Guamanian or Chamorro Samoan

Other Pacific Islander - *Print race, for example, Fijian, Tongan, and so on:*

White

I do not wish to provide this information

Sex: Female Male I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname? Yes No

Was the race of the applicant collected on the basis of visual observation or surname? Yes No

Was the sex of the applicant collected on the basis of visual observation or surname? Yes No

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname? Yes No

Was the race of the co-applicant collected on the basis of visual observation or surname? Yes No

Was the sex of the co-applicant collected on the basis of visual observation or surname? Yes No

Have you omitted anything? Remember: Incomplete applications cannot be processed.