

**HOME EQUITY LINE OF CREDIT APPLICATION**

PLEASE TYPE OR PRINT

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions 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 is protected by our privacy policy and federal law.

**TYPE OF ACCOUNT REQUESTED**

Check one to indicate the 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 on my income and assets and as well as income or assets of another.

**TERMS REQUESTED**

Amount \$	Interest Rate %	Type of Loan	
No. of Months	Payment \$ /	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> ARM (type):
		<input type="checkbox"/> Other:	
		<input type="checkbox"/> Home Improvement	<input type="checkbox"/> Pay Debt:
		<input type="checkbox"/> Other:	

**COLLATERAL PROPERTY**

Address	Year Built	Date Purchased	Present Value	Balance Owing
Title in Name(s) of:		Address of Title Holder		Name and Address of Insurance Carrier
Mortgage Holder				
Name	Address	Phone No.	Acct. No.	

**INDIVIDUAL APPLICANT INFORMATION**

Name	Birthdate	Social Security No.	
Address (Street, City, State, Zip)	County	Drivers License No.	
Home Phone	Business Phone	No. of Dependents	Ages of Dependents
Employer/Self Employed	Position	Years Employed	Employer's Address
Wages, Salary, Commissions			How Often Paid
Gross \$ /month	Net \$ /month		
Previous Employer	Position	Years Employed	Previous Employer's Address
Name and Address of Applicant's Nearest Relative			Relationship
<b>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:</b> <u>          </u> <b>Court Order    Written Agreement    Oral Understanding.</b>			
Other Income: Source			Amount/Month

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

**JOINT APPLICANT OR OTHER PARTY INFORMATION**

Provide the information in this section if joint credit, or the individual applicant is relying on the income of others as a basis for repayment, or the individual applicant lives in a community property state or is relying on property located in a community property state as a basis for repayment of the credit requested.

Name	Birthdate	Social Security No.	
Address (Street, City, State, Zip)	County	Drivers License No.	
Home Phone	Business Phone	No. of Dependents	Ages of Dependents
Employer/Self Employed	Position	Years Employed	Employer's Address
Wages, Salary, Commissions			How Often Paid
Gross \$ /month	Net \$ /month		
Previous Employer	Position	Years Employed	Previous Employer's Address
Name and Address of Applicant's Nearest Relative			Relationship
<b>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:</b> <u>          </u> <b>Court Order    Written Agreement    Oral Understanding.</b>			
Other Income: Source			Amount/Month

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

**GENERAL INFORMATION**

If you or a 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

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Are there any suits or judgments pending against you? Applicant:    Yes    No    Joint Applicant/Other Party:    Yes    No  
(Include amount)

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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".

1.	\$	Date Paid
2.	\$	Date Paid

NOT FOR FNMA/FHLMC/FHA/VA USE

**ASSET AND DEBT 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**

DESCRIPTION OF CURRENT ASSETS	NAME(S) OF OWNER(S)	SUBJECT TO DEBT: YES/NO	VALUE
Checking Accounts (Institution, Acct. No.)			\$
Savings Accounts (Institution, Acct. No.)			
Automobiles (Make, Model, Year)			
Marketable Securities (Issuer, Type, No. of Shares)			
Life Insurance Cash Value (Issuer)			
Other Real Estate (Location, when acquired)			
Other Assets (Describe)			
Total Assets			\$

**OUTSTANDING DEBTS** (Include all charge accounts, installment contracts, credit cards, rents, mortgages and other obligations.)

CREDITOR	ACCOUNT NUMBER	NAMES IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
Auto Loans					
Credit or Charge Cards					
Landlord or Mortgage Holder on other Real Estate					
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 that 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.

 **NOTICE - JOINT CREDIT:**

We intend to apply for joint credit. (Initials) \_\_\_\_\_

I certify that everything I have stated in this application and 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.

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

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

CREDITOR USE ONLY			
This application was taken by:		face-to-face interview	mail
Date Application Received:		telephone	internet.
Date Application Completed:		Loan Officer NMLS#	Amount Requested
Rescindable?		Received By:	\$
RESPA Applicable?		Approved By:	Amount Approved
Yes	No	Funding Date:	\$
Yes	No		Initial Advance
			\$

# Right to Receive a Copy of Appraisal Report

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**Lender**

**Borrower**

“We” means Lender.

“You” means Borrower or Cosigner.

**Date:**

**Loan Number:**

**Property Address:**

## ***Right to Receive Copy***

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

## ***Acknowledgment***

By signing below, you acknowledge that you have received this *Disclosure*.

**Borrower**

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**Date**