

EQUITY LOAN/LINE OF CREDIT APPLICATION
PLEASE CHECK ONE

-
- INDIVIDUAL APPLICATION
-
-
- JOINT APPLICATION

We intend to apply for joint credit.

Applicant's Initials _____

Co-Applicant's Initials _____

Date _____

 I/We hereby apply for a an Equity Loan in the amount of \$ _____

Purpose of Loan _____

 U.S. Citizen

 Permanent Resident Alien

SUBJECT PROPERTY

Property Street Address	City	County	State	Zip	No. Units
Legal Description (attach description if necessary)					
Owned by: Name(s) of Title Holder(s)		Annual Real Estate Taxes		Annual Insurance Cost \$	
Year Built		Home Purchase Price			
Date Purchased		Owner's Valuation		Assessed Valuation	
Date of Mortgage		Mortgage Balance			
Mortgage Held by Credit Union/Bank		Account Number			

This application is designed to be completed by the Applicant(s) with the lender's assistance. The Co-Applicant Section and all other Co-Applicant questions must be completed and the appropriate box(es) checked if another person will be jointly obligated with the Applicant on the loan.

PERSONAL INFORMATION

APPLICANT			CO-APPLICANT		
Name			Name		
Customer of Lender <input type="checkbox"/> Yes <input type="checkbox"/> No	S.S.#	Date of Birth (MM/DD/YY)	Customer of Lender <input type="checkbox"/> Yes <input type="checkbox"/> No	S.S.#	Date of Birth (MM/DD/YY)
Street Address		Home Phone	Street Address		Home Phone
Town, City, State, Zip Code		Years There	Town, City, State, Zip Code		Years There
Email Address		Cell Phone	Email Address		Cell Phone
Previous Address (Street, City, State)			Previous Address (Street, City, State)		
No. of Years Employed in Current Occupation		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	No. of Years Employed in Current Occupation		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation			Occupation		
Employed By	Telephone #	Position	Employed By	Telephone #	Position
Employer's Address		Years There	Employer's Address		Years There
Previous Employer		Years There	Previous Employer		Years There
Dependents other than listed by Co-Applicants			Dependents other than listed by Co-Applicants		
Name & Address of Nearest Relative Not Living With You			Name & Address of Nearest Relative Not Living With You		

CREDIT INFORMATION

GROSS MONTHLY INCOME				MONTHLY HOUSING EXPENSE	
ITEM	APPLICANT	CO-APPLICANT	TOTAL	ITEM	MONTHLY AMOUNT
Base Empl. Income	\$	\$	\$	First Mortgage (P & I)	\$
Overtime				Other Financial (P & I)	
Bonuses				Hazard Insurance	
Commissions				Real Estate Taxes	
Dividends / Interest				Mortgage Insurance	
Net Rental Income				Homeowners Assn. Dues	
Other (Before completing, see notice under Describe Other Income Below)				Other	
				Total Monthly Payment	
				Utilities	
TOTAL	\$	\$	\$	TOTAL	\$

DESCRIBE OTHER INCOME

	Monthly Amount	RECIPIENT
You need not disclose income from alimony, child support or separate maintenance if you do not choose to have it considered as a basis for repaying this loan.	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
		<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
		<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT

CREDIT REFERENCES: Show all other installment debts, including Credit Union, Bank, Finance Companies, Department Stores and National Credit Cards. If there are no debts outstanding, list accounts paid in full (add additional sheets if necessary).

CREDIT TYPE, CREDITOR AND ACCOUNT NUMBER (SHOW IF JOINT OR INDIVIDUAL)	ORIG. AMOUNT MAX. CREDIT LIMIT	UNPAID BALANCE	MO. PAYMENT OR RENT	THIS ACCOUNT IN NAME(S) OF
AUTO LOAN				<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
OTHER				<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
OTHER				<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
OTHER				<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
OTHER				<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT

