

Home Equity and Home Equity Line of Credit Application

| | | Date application received I Face to Face I Mail I Telephone I Fax | | | | 🗅 Fax | | |
|---|--|---|---|-----------------------------------|---------------------------------|---------------------------------------|--|--|
| Received by | | | NMI SR ID | | | | | |
| Received by (Lender Full Name) NMLSR ID | | | | | | | | |
| IMPORTANT: Completion of this section is required. If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another a parage as the basis for recomment of the anality assurated assurates a sub- | | | | | | | | |
| person as the basis for repayment of the credit requested, complete only sections A and C. If you are applying for joint credit with another person, complete all Sections, providing information in Section B about the joint applicant. We intend to apply for joint credit. Please initial to confirm your intent. Applicant Co-Applicant | | | | | | | | |
| It apply for joint credit. Please | | your intent. | Applicant | Co-Applicant | | | | |
| If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in Section B about the other person on whose alimony, child support or maintenance payments or income or assets you are relying. | | | | | | | | |
| Amount Requested \$ | | | | | | | | |
| Type of Loan: Purpose: * I Home Equity I Home Equity I Auto Purchase I Debt Consolidation I Purchase Home Installment Loan Line of Credit I Home Improvement I Boat Purchase I Other: (Describe) | | | | | | | | |
| Section A: | Section B: Co-Applicant | | | | | | | |
| Full Name | | | Full Name | | | | | |
| Address | Address | | Address | | How Long? | | | |
| City/State/Zip | | County | City/State/Zip County | | County | | | |
| If less than 2 years at this address, list previous address: | | | If less than 2 years at this address, list previous address: | | | | | |
| Email Address | | | Email Address | | | | | |
| Marital Status: Please complete if this request is | s for secured credit, if y | ou reside in a community propert | ty state or are relying on | income or assets located in a com | nmunity property state, | or you are applying for joint credit. | | |
| Unmarried Married | Unmarried I Married I Separated | | | Unmarried Married Separated | | | | |
| Driver's License No | State Issued / | Issue / Exp Date | Driver's Licens | se No | State Issued / Issue / Exp Date | | | |
| Social Security # | Date of Birth | | Social Security | y # | Date of Birth | | | |
| Phone: Home | Work | Work | | | Work | | | |
| Employer | Income (Gross \$ | Income (Gross) \$ | | | Income (Gross) \$ Per | | | |
| Position/Title | How Long: | How Long: (if > 2 yrs. complete prev. empl. info) | | | How Long: | | | |
| Previous Employer | | Income (Gross) | | loyer | Income (Gross) \$ Per | | | |
| Position/Title | How Long | | | | How Long | | | |
| Other Income Source* | Amount per M | onth | Other Income | Source* | Amount per Month | | | |
| *Alimony, Child Support or Separate Maintenance Income need not be discle Is any income listed in this Section likely to be reduced before the credit is paid off? | | | besed if you do not wish to have it considered as a basis for repaying this loan Is any income listed in this Section likely to be reduced before the credit is paid off? | | | | | |
| Have you ever gone through bankruptcy? | | | Have you ever gone through bankruptcy? 		No 		Yes Year? Why? | | | | | |
| Are there any unsatisfied judgments against you? I No I Yes | | | Are there any unsatisfied judgments against you? | | | | | |
| Checking Account Bank: | Savings Accour Bank: | nt | Checking Accor Bank: | ount | Savings Account Bank: | | | |
| | | Section C: Fina | ancial Information | on | • | | | |
| ❑ Mortgage To: | □ Rent | | Debts: List: | Мо | nthly Payment: | | | |
| Monthly Payment \$ | Mortgage Balance \$ | | | | | | | |
| Homeowner Assoc. Dues: | Dalamee ¢ | | | | | | | |
| Assets: List: | | | | | | | | |
| | ÷ | | | | | | | |
| | Other Obligations: (Child Support, Alimony, Mainten List: | | | | | enance, Tuition, etc) | | |
| Signatures: I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below, I authorize you to check my credit history and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes. | | | | | | | | |
| X Date Date Date Date Date Date | | | | | | .te | | |
| (Applicant Signature) (Co Applicant Signature) | | | | | | | | |
| Please review and complete the information on the back side of | | | | | | | | |
| the application if this is for a home equity installment loan. NOTE: Please do not complete for home equity lines of credit. | | | | | | | | |

HMDA | DEMOGRAPHIC DATA FORM

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 (e.g. 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 "Hispanic or Latino" origins 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 and surname. If you do not wish to provide some or all of this information, please check below. **Check one or more that apply.**

| APPLICANT | | CO-APPLICANT | | | | |
|---|-----------------------------|--|--------|--|--|--|
| Name: | | Name: | | | | |
| ETHNICITY Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print or (e.g. Argentinian, Columbian, Dor Nicaraguan, Salvadoran, etc.) | | ETHNICITY Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin below: (e.g. Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, etc.) | | | | |
| Not Hispanic or Latino I do not wish to provide this information. | | Not Hispanic or Latino I do not wish to provide this information. | | | | |
| RACE American Indian or Alaska Native Print name of enrolled or principal tribe. | | RACE American Indian or Alaska Native Print name of enrolled or principal tribe. | | | | |
| Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian : Print Race (e.g. Hmong Pakistani, Cambodian, etc.) | g, Laotian, Thai, | Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian : Print Race (e.g. Hmong, Laotian, Thai, Pakistani, Cambodian, etc.) | | | | |
| Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander Print Race (e. etc.) | g. Fijian, Tongan, | Black or African American Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander Print Race (e.g. Fijian, To etc.) | ongan, | | | |
| White I do not wish to provide this information. | | White I do not wish to provide this information. | | | | |
| SEX | | SEX | | | | |
| Female Male I do not wish to provide this information. | | Female Male I do not wish to provide this information. | | | | |
| To Be Comp | leted by Financial Institut | ion (for an application taken in person) | | | | |
| APPLICANT | YES NO | CO-APPLICANT | YES NO | | | |
| Was the ethnicity collected on the basis of visual observation or surname? | | Was the ethnicity collected on the basis of visual observation or surname? | | | | |
| Was the race collected on the basis of visual observation or surname? | | Was the race collected on the basis of visual observation or surname? | | | | |
| Was the sex collected on the basis of visual observation or surname? | | Was the sex collected on the basis of visual observation or surname? | | | | |
| | Additional Information | to be Completed By Lender | | | | |
| | Method of | f Application | | | | |
| APPLICANT | | CO-APPLICANT | | | | |
| Face-to-Face Phone/Internet | 🗆 Mail | □ Face-to-Face □ Phone/Internet □ | Mail | | | |
| Application Date: | Lender: | NMLSR ID: | | | | |