

Home Equity and Home Equity Line of Credit Application

	Date application received □ Face to Face □ Mail □ Telephone □ Fax						
Received by NMLSR ID							
(Lender Full Name)							
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 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							
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: ☐ Home Equity ☐ Installment Loan ☐ Line of Cree	ebt Consolidation □ Purchase Home oat Purchase □ Other: (Describe)						
Section A: Applicant Section B: Co-Applicant							
Full Name			Full Name				
Address	ddress		Address			How Long?	
City/State/Zip		County	City/State/Zip			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	for secured credit, if ye	ou reside in a community property	state or are relying on income	or assets located in a com	munity property state, o	or you are applying for joint credit.	
☐ Unmarried ☐ Married	married		☐ Unmarried ☐ Married ☐		□ Separated		
Driver's License No	State Issued /	Issue / Exp Date	Driver's License No		State Issued /	Issue / Exp Date	
Social Security #	Date of Birth		Social Security #		Date of Birth		
Phone: Home	Work		Phone: Home		Work		
Employer	Income (Gross	s) Per	Employer		Income (Gross) \$ Per		
Position/Title	How Long:		Position/Title		How Long:		
Previous Employer	(if > 2 yrs. complete prev. empl. info) Income (Gross)		Previous Employer		(if > 2 yrs. complete prev. empl. info) Income (Gross)		
Position/Title	\$ Per How Long		Position/Title		\$ Per How Long		
Other Income Source*	Amount per Month				Amount per Month		
*Alimony, Child Support or Separate	sed if you do not wish to have it considered as a basis for repaying this loan						
Is any income listed in this Section like paid off? ☐ No ☐ Yes (Explain)	Is any income listed in this Section likely to be reduced before the credit is paid off? No Yes (Explain)						
Have you ever gone through bankruptcy? ☐ No ☐ Yes Year? Why?			Have you ever gone through bankruptcy? ☐ No ☐ Yes Year? Why?				
Are there any unsatisfied judgments against you? ☐ No ☐ Yes			Are there any unsatisfied judgments against you? ☐ No ☐ Yes				
Checking Account Savings Accourt Bank: Savings Accourt		nt	Checking Account Savings Account Bank: Bank:		nt		
Name of nearest relative NOT living with you Relationship			Name of nearest relative NOT living with you Relationship				
Address	Phone No:	Address			Phone No:		
		Section C: Fina	ncial Information				
☐ Mortgage To:			Debts: Monthly Payment: List:				
Monthly Mortgage		List.					
Payment \$ Balance \$ Homeowner Assoc. Dues:							
Assets: Value:							
List:							
					11	7.00	
	Other Obligations: (Child Support, Alimony, Maintenance, Tuition, etc) List:						
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 2			X Date (Co Applicant Signature)				
	1.21						

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: ETHNICITY Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin below: (e.g. Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, etc.)	Name: 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, Laotian, Thai, Pakistani, Cambodian, etc.)	□ 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.g. Fijian, Tongan, etc.) 	□ Black or African American □ Native Hawaiian or Other Pacific Islander □ Native Hawaiian □ Guamanian or Chamorro □ Samoan □ Other Pacific Islander Print Race (e.g. Fijian, Tongan, etc.)				
☐ White ☐ I do not wish to provide this information.	☐ White☐ I do not wish to provide this information.				
SEX Female Male I do not wish to provide this information.	SEX Female Male I do not wish to provide this information.				
To Be Completed by Financial Institu	tion (for an application taken in person)				
APPLICANT Was the ethnicity collected on the basis of visual observation or surname?	CO-APPLICANT Was the ethnicity collected on the basis of visual observation or surname?				
Was the race collected on the basis of visual observation or surname? $\hfill\Box$	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 o	of Application				
APPLICANT	CO-APPLICANT				
☐ Face-to-Face ☐ Phone/Internet ☐ Mail	☐ Face-to-Face ☐ Phone/Internet ☐ Mail				
Application Date: Lender:	NMLSR ID:				