



NMLSR
ID 403447

LAKE ELMO BANK
A TRADITION OF SERVICE

Home Equity 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: <input type="checkbox"/> Home Equity <input type="checkbox"/> Installment Loan	Purpose: <input type="checkbox"/> Auto Purchase <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Purchase Home <input type="checkbox"/> Home Improvement <input type="checkbox"/> Boat Purchase <input type="checkbox"/> Other: (Describe)
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Section B: Co-Applicant

Full Name	Full Name
Address	Address
How Long?	How Long?
City/State/Zip	City/State/Zip
County	County
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 you reside in a community property state or are relying on income or assets located in a community property state, or you are applying for joint credit.

<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated
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Driver's License No	Driver's License No
State Issued / Issue / Exp Date	State Issued / Issue / Exp Date
Social Security #	Social Security #
Date of Birth	Date of Birth
Phone: Home	Phone: Home
Work	Work
Employer	Employer
Income (Gross) \$ Per	Income (Gross) \$ Per
Position/Title	Position/Title
How Long: _____ <i>(if > 2 yrs. complete prev. empl. info)</i>	How Long: _____ <i>(if > 2 yrs. complete prev. empl. info)</i>
Previous Employer	Previous Employer
Income (Gross) \$ Per	Income (Gross) \$ Per
Position/Title	Position/Title
How Long	How Long
Other Income Source*	Other Income Source*
Amount per Month	Amount per Month

*Alimony, Child Support or Separate Maintenance Income need not be disclosed 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? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	Is any income listed in this Section likely to be reduced before the credit is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)
Have you ever gone through bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes Year? _____ Why?	Have you ever gone through bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes Year? _____ Why?
Are there any unsatisfied judgments against you? <input type="checkbox"/> No <input type="checkbox"/> Yes	Are there any unsatisfied judgments against you? <input type="checkbox"/> No <input type="checkbox"/> Yes

Checking Account Bank: _____ Savings Account Bank: _____	Checking Account Bank: _____ Savings Account Bank: _____
Name of nearest relative NOT living with you	Name of nearest relative NOT living with you
Relationship	Relationship
Address	Address
Phone No:	Phone No:

Section C: Financial Information

<input type="checkbox"/> Mortgage To:	<input type="checkbox"/> Rent	Debts:	Monthly Payment:
Monthly Payment \$	Mortgage Balance \$	List:	
Homeowner Assoc. Dues:			
Assets:	Value:		
List:			
		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 _____
(Applicant Signature)

X _____ Date _____
(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

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.**

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.)

- 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.**

SEX

- Female**
- Male**
- I do not wish to provide this information.**

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.)

- 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.

- Asian**
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
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 - 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.)

- 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)

APPLICANT	YES	NO	CO-APPLICANT	YES	NO
Was the ethnicity collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>	Was the ethnicity collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>
Was the race collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>	Was the race collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>
Was the sex collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>	Was the sex collected on the basis of visual observation or surname?	<input type="checkbox"/>	<input type="checkbox"/>

Additional Information to be Completed By Lender

Method of Application

APPLICANT

- Face-to-Face
- Phone/Internet
- Mail

CO-APPLICANT

- Face-to-Face
- Phone/Internet
- Mail

Application Date: _____ **Lender:** _____ **NMLSR ID:** _____