

# HOME EQUITY LOAN 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 - We intend to apply for joint credit. (Initials) \_\_\_\_\_
- Individual Account - Relying solely on my income and assets.
- Individual Account - Relying on my income and assets as well as income or assets of another.

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, origin and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check below.

<p><b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.</p> <p><b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p><b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p><b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male</p>	<p><b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.</p> <p><b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p><b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p><b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male</p>
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**TERMS REQUESTED**

Amount \$ _____	Length of Account Term _____	Periodic Payment Date _____
		Purpose _____

**COLLATERAL PROPERTY**

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

**INDIVIDUAL APPLICANT INFORMATION**

Name _____	Birthdate _____	Social Security No. _____
Address _____	County _____	Drivers License No. _____
Home Phone _____	Business Phone _____	Number of Dependents _____
Employer/Self Employed _____	Position _____	Years Employed _____
Previous Employer _____	Position _____	Years Employed _____
Name and Address of Applicant's Nearest Relative _____	Previous Employer's Address _____	
	Relationship _____	

Wages, Salary, Commissions  
Gross \$ \_\_\_\_\_ /month Net \$ \_\_\_\_\_ /month

How Often Paid \_\_\_\_\_

**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:**  Court Order  Written Agreement  Oral Understanding.

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 for a joint applicant, another party that will use or contribute assets or income toward repayment on the account, or for your spouse if you live in, or the collateral property is located in, AZ, CA, ID, LA, NM, NV, TX, WA or WI.

Name _____	Birthdate _____	Social Security No. _____
Address _____	County _____	Drivers License No. _____
Home Phone _____	Business Phone _____	Number of Dependents _____
Employer/Self Employed _____	Position _____	Years Employed _____
Previous Employer _____	Position _____	Years Employed _____
Name and Address of Joint Applicant's or Other Party's Nearest Relative _____	Previous Employer's Address _____	
	Relationship _____	

Wages, Salary, Commissions  
Gross \$ \_\_\_\_\_ /month Net \$ \_\_\_\_\_ /month

How Often Paid \_\_\_\_\_

**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:**  Court Order  Written Agreement  Oral Understanding.

Other Income: Source \_\_\_\_\_ Amount/Month \_\_\_\_\_

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

