

Please provide the following documents when submitting your **completed** application for a **HOME EQUITY TERM LOAN**.

2 YEARS TAX RETURNS (MUST BE SIGNED COPIES), CURRENT PAY STUBS, COPY OF HOMEOWNER'S INSURANCE AND PROOF OF CURRENT MORTGAGE BALANCE

Failure to provide these items with your application may cause a delay in the processing of your request.

CREDIT REQUESTED

Account Requested <input type="checkbox"/> Individual <input type="checkbox"/> Joint We intend to apply for joint credit.	Amt. Requested	# of Payments
Specific Purpose of Loan		
Collateral Offered (Description of property securing credit)		
Applicant _____	Co-Applicant _____	

COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Applicant Information section for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Cosigner, Guarantor, Grantor (of collateral), or Other for a different capacity. If the Applicant is married, he or she may apply for individual credit.

APPLICANT INFORMATION

Borrower Cosigner

Applicant's Full Name (First M.I. Last)		Social Security Number	Home Phone	Email Address	
Cell Phone	Date of Birth	Driver's License Number	Ages of Dependents	Years of Education	Years in Current Profession

ADDRESS INFORMATION

Home Address (Street, City, State, Zip Code) (If rural, show Road and Box No.)	Since	<input type="checkbox"/> Own <input type="checkbox"/> Rent
--	-------	---

Mailing Address (Street or P.O. Box, City, State, Zip Code)

Previous Home Address (Street, City, State, Zip Code)	From	To
---	------	----

EMPLOYMENT INFORMATION

Applicant's Employer (If Self-Employed, Name and Nature of Business)		Business Address (Street, City, State, Zip Code)			
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per
Second Employer (If Self-Employed, Name and Nature of Business)		Business Address (Street, City, State, Zip Code)			
Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per

MARITAL STATUS

Applicant: Married Separated Unmarried (including single, divorced, and widowed) Civil Union

COMPLETION INSTRUCTIONS FOR CO-APPLICANTS

(a) If you are applying for joint credit or will be permitted to use the account, complete the Co-Applicant Information section as a Borrower. (b) If the Applicant is applying for individual credit, but 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 the Co-Applicant Information section, to the extent possible, providing information about the person whose alimony, support, or maintenance payments or income or assets the Applicant is relying. (c) If the Applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested, complete the Co-Applicant Information section with regard to the Applicant's spouse.

APPLICANT INFORMATION

Borrower Cosigner

Co-Applicant's Full Name (First M.I. Last)		Social Security Number	Home Phone	Email Address	
Cell Phone	Date of Birth	Driver's License Number	Ages of Dependents	Years of Education	Years in Current Profession

Originator NMLS ID: _____
Origination Co. NMLS ID: 677617

ADDRESS INFORMATION

Home Address (Street, City, State, Zip Code) (If rural, show Road and Box No.)	Since	<input type="checkbox"/> Own <input type="checkbox"/> Rent
--	-------	---

Mailing Address (Street or P.O. Box, City, State, Zip Code)

Previous Home Address (Street, City, State, Zip Code)	From	To
---	------	----

EMPLOYMENT INFORMATION

Applicant's Employer (If Self-Employed, Name and Nature of Business)	Business Address (Street, City, State, Zip Code)
--	--

Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per
------------------	------------	--------------	------------------	-------	------------

Second Employer (If Self-Employed, Name and Nature of Business)	Business Address (Street, City, State, Zip Code)
---	--

Type of Business	Supervisor	Phone Number	Title / Position	Since	Salary per
------------------	------------	--------------	------------------	-------	------------

MARITAL STATUS

Applicant: Married Separated Unmarried (including single, divorced, and widowed) Civil Union

QUESTIONS

Applicant (1)	Co-Applicant (2)	Question	Explanation
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any outstanding judgments against you?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been declared bankrupt?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you party to a lawsuit?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated on any loan resulting in judgment, foreclosure or title transfer?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you delinquent/in default on any Federal debt, financial obligation, bond, or loan guarantee?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated to pay alimony, child support, or separate maintenance?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is any part of the down payment borrowed?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a co-maker or an endorser on a loan?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had merchandise repossessed?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been denied credit with this lender?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a U.S. citizen?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a resident alien?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, are you a non-resident alien?	

SCHEDULE OF OTHER INCOME

NOTICE: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under Court Order Written Agreement Oral Understanding Other

PARTIES INCOME TYPES: A=Alimony/Child Support B=Bonuses C=Commissions I=Interest & Dividends O=Overtime R=Retirement X=Other

App	CoA	Joint	Type	Description	Amount	Frequency

SCHEDULE OF EXPENSES

EXPENSE TYPES: D=Dues-Homeowner Association H=Hazard Insurance P=Private Mortgage Insurance R=Rent T=Tax(es) (Property) U=Utilities
 A=Alimony/Child Support C=Child/Dependent Care E=Estimated Living Expenses F=Federal & State Taxes I=Insurance Payments
 M=Medical O=Other

PARTIES

App	CoA	Joint	Type	Description	Amount	Frequency

LIABILITIES (NON-REAL ESTATE)

PARTIES LIABILITY TYPES: A=Automobile Loans I=Installment/Revolving T=Third Party Obligations (As Co-Maker or Guarantor) O=Other

App	CoA	Joint	Type	Creditor Name	Account Number	Original Balance	Current Balance	Payments Remaining	Payment Amount	Per

SCHEDULE OF ASSETS (NON-REAL ESTATE)

CASH / ACCOUNTS

PARTIES ACCOUNT TYPES: C=Checking T=Time Certificate of Deposit I=IRA/SEP M=Money Market Account S=Savings O=Other

App	CoA	Joint	Type	Description	Financial Institution	Account Number	Current Balance	Subject to Debt

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, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

APPLICANT:

I do not wish to furnish this information

Ethnicity:

- Hispanic or Latino
- Not Hispanic or Latino

Race:

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Sex:

- Female
- Male

CO-APPLICANT:

I do not wish to furnish this information

Ethnicity:

- Hispanic or Latino
- Not Hispanic or Latino

Race:

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Sex:

- Female
- Male

TO BE COMPLETED BY INTERVIEWER

This application was taken by:

- Face to Face
- Mail
- Telephone
- Internet

_____ Interviewer

_____ Interviewer's Phone Number

_____ Name and Address of Interviewer's Employer

SCHEDULE OF REAL ESTATE OWNED

PARTIES TYPES: S=Single D=Duplex T=Triplex F=Four-Plex C=Condominium P=P.U.D. L=Land O=Summer/Other

App	CoA	Joint	Type:	Property Disposition: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A			Will Secure Loan <input type="checkbox"/> Y <input type="checkbox"/> N	
			Description	Property Address		Date Acquired	Cost	Principal Residence <input type="checkbox"/> Y <input type="checkbox"/> N
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income	
Creditor 1 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	
Creditor 2 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	

PARTIES TYPES: S=Single D=Duplex T=Triplex F=Four-Plex C=Condominium P=P.U.D. L=Land O=Summer/Other

App	CoA	Joint	Type:	Property Disposition: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A			Will Secure Loan <input type="checkbox"/> Y <input type="checkbox"/> N	
			Description	Property Address		Date Acquired	Cost	Principal Residence <input type="checkbox"/> Y <input type="checkbox"/> N
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income	
Creditor 1 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	
Creditor 2 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	

PARTIES TYPES: S=Single D=Duplex T=Triplex F=Four-Plex C=Condominium P=P.U.D. L=Land O=Summer/Other

App	CoA	Joint	Type:	Property Disposition: <input type="checkbox"/> Sold <input type="checkbox"/> Pending Sale <input type="checkbox"/> Rental <input type="checkbox"/> N/A			Will Secure Loan <input type="checkbox"/> Y <input type="checkbox"/> N	
			Description	Property Address		Date Acquired	Cost	Principal Residence <input type="checkbox"/> Y <input type="checkbox"/> N
			Current Market Value	Total Mortgages & Liens	Gross Rental Income	Taxes, Ins., Maint.	Net Rental Income	
Creditor 1 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	
Creditor 2 Name and Address				Unpaid Bal.	Pmt. Amt.	Per	Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Junior Lien	

APPLICANT SIGNATURE(S)

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

APPLICANT:

X _____ Date _____
 Applicant Co-Applicant Date