

## LOAN REQUEST

Amount	Purpose
\$	<input type="checkbox"/> Home Improvement <input type="checkbox"/> Refinance <input type="checkbox"/> Other:

### COLLATERAL/PRIMARY RESIDENCE INFORMATION

Address	Year Built	Year Purchased	Estimated Value	Remaining Mortgage Balance
Title in Name(s) of:	Address of Title Holder		Name and Address of Insurance Carrier	

Mortgage Holder			
Name	Address	Phone No.	Acct. No.

Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) ☐ Yes ☐ No

Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)? ☐ Yes ☐ No

## INDIVIDUAL APPLICANT INFORMATION

Name (Last, First, MI)		Date of Birth	Social Security Number or ITIN
Address (Street, City, State, Zip)		Time at Current Address	Drivers License #
Previous Address (if current < 3 years)		Time at Previous Address	Email Address
Primary Phone	Other Phone	No. of Dependents	Ages of Dependents
Current Employer	Position	Years Employed	Employer's Address
Wages, Salary, Commissions Gross \$ /month      Net \$ /month			How Often Paid
Previous Employer (if current < 3 years)	Position	Years Employed	Previous Employer's Address

Other Income Source(s): \_\_\_\_\_ Amount/Month \_\_\_\_\_

**Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered.**

Marital Status   ☐ Married   ☐ Separated   ☐ Unmarried (includes single, divorced, widowed, civil union, domestic partnership)  
Citizenship Status   ☐ U.S. Citizen   ☐ Permanent Resident Alien   ☐ Non-Permanent Resident Alien

## JOINT-APPLICANT INFORMATION

Name (Last, First, MI)		Date of Birth	Social Security Number or ITIN
Address (Street, City, State, Zip)		Time at Current Address	Drivers License #
Previous Address (if current < 3 years)		Time at Previous Address	Email Address
Primary Phone	Other Phone	No. of Dependents	Ages of Dependents
Current Employer	Position	Years Employed	Employer's Address
Wages, Salary, Commissions Gross \$ /month      Net \$ /month			How Often Paid
Previous Employer (if current < 3 years)	Position	Years Employed	Previous Employer's Address

Other Income Source(s): \_\_\_\_\_ Amount/Month \_\_\_\_\_

**Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered.**

Marital Status   ☐ Married   ☐ Separated   ☐ Unmarried (includes single, divorced, widowed, civil union, domestic partnership)

Citizenship Status   ☐ U.S. Citizen   ☐ Permanent Resident Alien   ☐ Non-Permanent Resident Alien

## GENERAL INFORMATION

If you or a joint-applicant answers "yes" to any of the following questions, please explain in the space provided.

1. Are you a guarantor or co-maker of any leases, contracts or debts?      Applicant: ☐ Yes   ☐ No      Joint Applicant: ☐ Yes   ☐ No
2. Are there any suits or judgments pending against you?      Applicant: ☐ Yes   ☐ No      Joint Applicant: ☐ Yes   ☐ No
3. Have you been declared bankrupt in the last 7 years?      Applicant: ☐ Yes   ☐ No      Joint Applicant: ☐ Yes   ☐ No
4. Have you conveyed title to any property in lieu of foreclosure, completed a pre-foreclosure or short sale (whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due) or had a property foreclosed upon in the last 7 years?      Applicant: ☐ Yes   ☐ No      Joint Applicant: ☐ Yes   ☐ No

ASSET AND DEBT INFORMATION

If there are multiple applicants, this section should be completed giving information about both the Applicant and the Joint Applicant or Other Party. **Attach additional sheets if necessary.**

ASSETS

DESCRIPTION OF CURRENT ASSETS	NAME(S) OF OWNER(S)	SUBJECT TO DEBT: YES/NO	VALUE
Checking Accounts (Institution, Acct. No.)		Check if subject to debt	
		Check if subject to debt	
Savings Accounts (Institution, Acct. No.)		Check if subject to debt	
		Check if subject to debt	
Automobiles (Make, Model, Year)		Check if subject to debt	
		Check if subject to debt	
Marketable Securities (Issuer, Type, No. of Shares)		Check if subject to debt	
		Check if subject to debt	
Life Insurance Cash Value (Issuer)		Check if subject to debt	
Other Real Estate (Location, when acquired)		Check if subject to debt	
Other Assets (Describe)		Check if subject to debt	
		Check if subject to debt	
TOTAL ASSETS			\$

OUTSTANDING DEBTS (Include all charge accounts, installment contracts, credit cards, rents, mortgages and other obligations.)

CREDITOR	ACCOUNT NUMBER	NAMES IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
Auto Loans					
Credit or Charge Cards					
Mortgage Holder on other Real Estate					
Other					
TOTAL DEBTS			\$	\$	\$

CERTIFICATIONS

Check one to indicate the type of account you are requesting.  
☐ I am applying for individual credit.  
☐ I am applying for joint credit. Total number of borrowers: \_\_\_\_\_  
Each borrower intends to apply for joint credit. (each applicant must initial)

Initials  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I acknowledge receipt of the Home Equity Line of Credit Booklet on today's date.

\_\_\_\_\_

I acknowledge receipt of the Home Equity Line of Credit Early Disclosure on today's date.

\_\_\_\_\_

I certify that everything I have stated in this application and on any attachments is correct to the best of my knowledge. I understand Lender may keep this application whether or not it is approved. By signing below, I authorize Lender to check my credit and employment history, to have a consumer credit report prepared on me for the purpose of evaluating this application for credit, and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update this credit information at Lender's request and if my financial condition changes.

Applicant \_\_\_\_\_ Date \_\_\_\_\_ Joint-Applicant \_\_\_\_\_ Date \_\_\_\_\_

LOAN ORIGINATOR INFORMATION (CREDITOR USE ONLY)	
This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> mail <input type="checkbox"/> telephone <input type="checkbox"/> internet	Date Application Received:
Organization Name & NMLSR ID#: <div>TODAY'S BANK - 341187</div>	Address/Location:
Loan Originator Name:	Loan Originator NMLS ID#:
Email Address:	Phone #:

Lender Signature \_\_\_\_\_ Date \_\_\_\_\_