



CHECK BOX FOR JOINT ACCOUNT: If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information about the Joint Applicant or user.
 We intend to apply for joint Credit.

Applicant _____ Co-Applicant _____

HOME EQUITY LOAN APPLICATION

<input type="checkbox"/> Principal + Interest TYPE LOAN APPLIED FOR _____ Years		Amount \$ _____	Property Type <input type="checkbox"/> Single Family Dwelling <input type="checkbox"/> Other
Address of Property _____		Date Purchased _____	Cash Downpayment _____ Purchase Price _____
Present Value of Home _____		Home Improvements _____ Improvements - Describe _____	
Title in Name Of: _____		Address of Title Holder _____	
Yr. House Built _____		No. of Rooms _____	No. of Bedrooms _____
No. of Baths _____	Family Room or Den <input type="checkbox"/> Yes <input type="checkbox"/> No		Gross Living Area _____ sq. ft.
		Garage/Carport (Specify type & No.) _____	Central Air <input type="checkbox"/> Yes <input type="checkbox"/> No

BORROWER				CO-BORROWER			
Name _____		Date of Birth _____	School Yrs. _____	Name _____		Date of Birth _____	School Yrs. _____
Present Address _____ No. Years _____		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Present Address _____ No. Years _____		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Street _____				Street _____			
City/State/Zip _____				City/State/Zip _____			
Former Address if less than 5 years at present address _____				Former Address if less than 5 years at present address _____			
Street _____				Street _____			
City/State/Zip _____				City/State/Zip _____			
Years at former address _____		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Years at former address _____		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)		DEPENDENTS OTHER THAN LISTED BY CO-BORROWER No. _____ Ages _____		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)		DEPENDENTS OTHER THAN LISTED BY BORROWER No. _____ Ages _____	
Name and Address of Employer _____		Years Employed in this line of work or profession? _____ Years Years on this job _____ <input type="checkbox"/> Self Employed		Name and Address of Employer _____		Years Employed in this line of work or profession? _____ Years Years on this job _____ <input type="checkbox"/> Self Employed	
Position/Title _____		Type of Business _____		Position/Title _____		Type of Business _____	
Social Security Number _____		Home Phone _____	Business Phone _____	Social Security Number _____		Home Phone _____	Business Phone _____

GROSS MONTHLY INCOME				BANK		Account No. _____ Name & Address of Depository _____	
Item	Borrower	Co-Borrower	Total				
Base Empl. Income	\$ _____	\$ _____	\$ _____	Checking <input type="checkbox"/> Yes <input type="checkbox"/> No			
Overtime							
Bonuses							
Commissions							
Dividends/Interest							
Net Rental Income							
Other (before completing, see Notice under Describe Other Income below.)				Savings <input type="checkbox"/> Yes <input type="checkbox"/> No			
Total	\$ _____	\$ _____	\$ _____				

DESCRIBE OTHER INCOME		Monthly Amount
▼ B - Borrower C - Co-Borrower	NOTICE: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.	

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING						
B/C	Previous Employer	City/State	Type of Business	Position/Title	Dates From/To	Monthly Income

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER					
If a "yes" answer if given to a question in this column, explain on an attached sheet.	Borrower	Co-Borrower	Borrower	Co-Borrower	
	Yes or No	Yes or No		Yes or No	
Have you any outstanding judgments?	_____	_____	Are you other than a U.S. Citizen or permanent resident alien?	_____	_____
In the last 7 years, have you been declared bankrupt?	_____	_____	Are you obligated to pay alimony, child support, or separate maintenance?	_____	_____
Have you had property foreclosed upon or given title or deed in lieu thereof, in the last 7 years?	_____	_____	Do you have any past due obligations owed to or insured by any agency of the federal government?	_____	_____
Are you party in a lawsuit?	_____	_____	Are you a co-maker or endorser on a note?	_____	_____

