

HOME EQUITY LINE OF CREDIT –  
APPLICATION

MEMBER ACCOUNT NUMBER (IF APPLICABLE): \_\_\_\_\_

APPLYING FOR: INDIVIDUAL CREDIT \_\_\_\_\_ JOINT CREDIT: \_\_\_\_\_

NAME: \_\_\_\_\_ SSN: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

JOINT NAME: \_\_\_\_\_ SSN: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ JOINT DATE OF BIRTH: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

ADDRESS: \_\_\_\_\_ HOW LONG HERE: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: MO ZIP: \_\_\_\_\_

PHONE: \_\_\_\_\_ JOINT PHONE: \_\_\_\_\_

PROPERTY ADDRESS IF DIFFERENT: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: MO ZIP: \_\_\_\_\_

IS PROPERTY: PRIMARY RESIDENCE \_\_\_\_\_ SECOND HOME \_\_\_\_\_ INVESTMENT(RENTAL) \_\_\_\_\_

VALUE OF PROPERTY: \$ \_\_\_\_\_ MORTGAGE LENDER: \_\_\_\_\_

MONTHLY PAYMENT: \$ \_\_\_\_\_ ANNUAL REAL ESTATE TAXES \$ \_\_\_\_\_

ANNUAL HOMEOWNER'S INSURANCE \$ \_\_\_\_\_ ANNUAL HOA \$ \_\_\_\_\_

ARE TAXES & INSURANCE INCLUDED WITH MORTGAGE PAYMENT: YES \_\_\_\_\_ NO \_\_\_\_\_

REQUESTED LOAN AMOUNT: \$ \_\_\_\_\_

REASON FOR LOAN : \_\_\_\_\_

EMPLOYER: \_\_\_\_\_ HIRE DATE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

POSITION: \_\_\_\_\_ WORK PHONE: \_\_\_\_\_

INCOME: \$ \_\_\_\_\_ HOURLY \_\_\_\_\_ WEEKLY \_\_\_\_\_ BI-WEEKLY \_\_\_\_\_ SEMI-MONTHLY \_\_\_\_\_

MONTHLY \_\_\_\_\_ ANNUALLY \_\_\_\_\_

JOINT EMPLOYER: \_\_\_\_\_ HIRE DATE: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

POSITION: \_\_\_\_\_ WORK PHONE: \_\_\_\_\_

INCOME: \$ \_\_\_\_\_ HOURLY \_\_\_\_\_ WEEKLY \_\_\_\_\_ BI-WEEKLY \_\_\_\_\_ SEMI-MONTHLY \_\_\_\_\_

MONTHLY \_\_\_\_\_ ANNUALLY \_\_\_\_\_

ADDITIONAL INCOME: \$ \_\_\_\_\_ SOURCE OF INCOME: \_\_\_\_\_

## ASSETS:

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
<input type="text"/>			\$
<input type="text"/>			\$
<input type="text"/>			\$
<input type="text"/>			\$
<input type="text"/>			\$

## LIABILITIES:

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
<input type="text"/>			\$	<input type="checkbox"/>	\$
<input type="text"/>			\$	<input type="checkbox"/>	\$
<input type="text"/>			\$	<input type="checkbox"/>	\$
<input type="text"/>			\$	<input type="checkbox"/>	\$
<input type="text"/>			\$	<input type="checkbox"/>	\$

## DEMOGRAPHIC INFORMATION OF PRIMARY:

**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 (ethnicity, sex, and race) 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 designations for "Ethnicity" 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, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

### Ethnicity: Check one or more

- ☐ Hispanic or Latino  
☐ Mexican    ☐ Puerto Rican    ☐ Cuban  
☐ Other Hispanic or Latino – Print origin: \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- ☐ Not Hispanic or Latino  
☐ I do not wish to provide this information

### Sex

- ☐ Female  
☐ Male  
☐ I do not wish to provide this information

### Race: Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: \_\_\_\_\_

- ☐ Asian  
☐ Asian Indian    ☐ Chinese    ☐ Filipino  
☐ Japanese    ☐ Korean    ☐ Vietnamese  
☐ Other Asian – Print race: \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- ☐ Black or African American  
☐ Native Hawaiian or Other Pacific Islander  
☐ Native Hawaiian    ☐ Guamanian or Chamorro    ☐ Samoan  
☐ Other Pacific Islander – Print race: \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- ☐ White  
☐ I do not wish to provide this information

## DEMOGRAPHIC INFORMATION OF JOINT:

**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 (ethnicity, sex, and race) 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 designations for "Ethnicity" 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, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

### **Ethnicity:** *Check one or more*

- ☐ Hispanic or Latino  
☐ Mexican ☐ Puerto Rican ☐ Cuban  
☐ Other Hispanic or Latino – *Print origin:* \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- ☐ Not Hispanic or Latino  
☐ I do not wish to provide this information

### **Sex**

- ☐ Female  
☐ Male  
☐ I do not wish to provide this information

### **Race:** *Check one or more*

- ☐ American Indian or Alaska Native – *Print name of enrolled or principal tribe:* \_\_\_\_\_

- ☐ Asian  
☐ Asian Indian ☐ Chinese ☐ Filipino  
☐ Japanese ☐ Korean ☐ Vietnamese  
☐ Other Asian – *Print race:* \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- ☐ Black or African American  
☐ Native Hawaiian or Other Pacific Islander  
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan  
☐ Other Pacific Islander – *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- ☐ White  
☐ I do not wish to provide this information

## SIGNATURES:

By signing below, you promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application. You understand the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

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Signature

(Date)

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Signature

(Date)