

IMPORTANT: Check the appropriate boxes and complete the applicable sections.		Type of Loan
INDIVIDUAL CREDIT _____	<i>Relying solely on my income and assets</i>	Amount Requested
__ intend to apply for joint credit	<i>We intend to apply for joint credit</i>	Loan Purpose
JOINT CREDIT CONFIRMATION _____	<i>(Initials Required if applying for joint credit)</i>	

Applicant Information			
Borrower		Co-Borrower	
Name		Name	
Social Security Number	Date of Birth	Social Security Number	Date of Birth
Home Phone:		Home Phone:	
Cell Phone:		Cell Phone:	
Marital Status	Number / Ages of Dependents /	Marital Status	Number / Ages of Dependents /
Present Address		Present Address	
Number of Years:		Number of Years:	
Previous Address		Previous Address	

Employment			
Name of Employer Self employed	Years on this Job /	Name of Employer Self employed	Years on this Job /
Position/ Title	Business Phone	Position/ Title	Business Phone
Previous Employer			
Name of Employer	Years on this Job	Name of Employer	Years on this Job
Position/ Title	Business Phone	Position/ Title	Business Phone

Income			
Gross Monthly Base Employment Income		Gross Monthly Base Employment Income	
*Other Income		*Other Income	
Total Income		Total Income	
<i>*Alimony, child support or separate maintenance income need NOT be revealed if you do not wish them to be considered as a basis for repaying the loan</i>			
Combined Monthly Income			
Total Assets		Total Liabilities	
**Details to assets and liabilities are on page two of the application.			

	Borrower	Co-Borrower	
Are you obligated to make alimony, support or maintenance payments?			
Have you been declared bankrupt in the past 7 years?			
Are you a U.S. Citizen?			/

I certify that everything I stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you 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 obtain information and/or payoffs from my creditors. I understand that I must update this credit information at your request and if my financial conditions change. I acknowledge receipt of the Home Equity Brochure and the lender's Home Equity disclosure statement on today's date.

X		X	
Borrower's Signature		Co-Borrower's Signature	
Date		Date	
This information was provided			
X			
Loan Originator's Name:		Date	
Loan Originator Identifier:		Loan Originator's Phone Number	
Loan Origination Company Name:		Loan Origination Company Identifier	

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 indicate below.



Borrower The Demographic Information was provided through: <input type="checkbox"/> Face-to-Face Interview <i>(includes Electronic Media with Video Component)</i> Was the Ethnicity of the borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA Was the Race of the borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA Was the Sex of the borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA <input type="checkbox"/> Telephone Interview <input type="checkbox"/> Fax or Mail <input type="checkbox"/> Email or Internet	Co-Borrower The Demographic Information was provided through: <input type="checkbox"/> Face-to-Face Interview <i>(includes Electronic Media with Video Component)</i> Was the Ethnicity of the borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA Was the Race of the borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA Was the Sex of the borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA <input type="checkbox"/> Telephone Interview <input type="checkbox"/> Fax or Mail <input type="checkbox"/> Email or Internet
Ethnicity <input type="checkbox"/> Hispanic or Latino <div><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</div> <div><input type="checkbox"/> Other Hispanic or Latino – Enter origin:</div> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information <input type="checkbox"/> Information Not Provided <input type="checkbox"/> Not Applicable	Ethnicity <input type="checkbox"/> Hispanic or Latino <div><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</div> <div><input type="checkbox"/> Other Hispanic or Latino – Enter origin:</div> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information <input type="checkbox"/> Information Not Provided <input type="checkbox"/> Not Applicable <input type="checkbox"/> No co-applicant
Race <input type="checkbox"/> American Indian or Alaska Native Enter name of enrolled or principal tribe: <input type="checkbox"/> Asian <div><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</div> <div><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</div> <div><input type="checkbox"/> Other Asian – Enter race: <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></div> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <div><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro</div> <div><input type="checkbox"/> Samoan</div> <div><input type="checkbox"/> Other Pacific Islander – Enter race: <i>For example: Fijian, Tongan, and so on.</i></div> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information <input type="checkbox"/> Information Not Provided <input type="checkbox"/> Not Applicable	Race <input type="checkbox"/> American Indian or Alaska Native Enter name of enrolled or principal tribe: <input type="checkbox"/> Asian <div><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</div> <div><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</div> <div><input type="checkbox"/> Other Asian – Enter race: <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></div> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <div><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro</div> <div><input type="checkbox"/> Samoan</div> <div><input type="checkbox"/> Other Pacific Islander – Enter race: <i>For example: Fijian, Tongan, and so on.</i></div> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information <input type="checkbox"/> Information Not Provided <input type="checkbox"/> Not Applicable <input type="checkbox"/> No co-applicant
Sex <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information <input type="checkbox"/> Information Not Provided <input type="checkbox"/> Not Applicable	Sex <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information <input type="checkbox"/> Information Not Provided <input type="checkbox"/> Not Applicable <input type="checkbox"/> No co-applicant

Liabilities				
Creditor Name	Type of Account	Balance	Payment	Paid Off (with proceeds from the new loan)



Assets	
Institution Name	Balance

Real Estate Owned		
Address	Subject Property	Property Type