

Home Equity Line of Credit Loan Application



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TYPE OF ACCOUNT REQUESTED			
YOU AND YOURS MEANS APPLICANT & CO-APPLICANT. Please check the appropriate box.			
<input type="checkbox"/> Individual. Complete "Applicant" section if you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested. Complete all Sections if you are applying for an individual account, but are 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, providing information in the Co-Applicant Section about the person on whose alimony, support, or maintenance payments or income of assets you are relying. If you reside in a community property state or income is derived from a community property state, all Sections of the application should be completed.			
<input type="checkbox"/> Joint. Complete all Sections if you are applying for a joint account or an account that you and another person will use.			
Requested Limit:			
APPLICANT INFORMATION			
Applicant's Name		Member Number	
Social Security #	Date of Birth	Driver's License Number	State
Physical Address: Street, City, State, And Zip			Time At This Address
Mailing Address if Different Than Physical Address			Number In Household
Home #	Cell #	Email Address:	
Please Indicate Marital Status If You Reside In a Community Property State: AZ, CA, ID, LA, NM, NV, TX, WA, WI			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried			
Borrower's Present Employer		<i>If Self-Employed or Commissioned, Please Submit Full Copies of Last Two Years Income Tax Returns.</i>	
		Gross Monthly Income \$	Hired Date :
Employer Address			
Additional Income Source: Monthly Amount \$			
Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish us to consider it.			
CO-APPLICANT INFORMATION			
Co-Applicant's Name		Member Number	
Social Security Number	Date Of Birth	Driver's License Number	State
Physical Address: Street, City, State, And Zip			Time At This Address
Mailing Address If Different Than Physical Address			Number in Household
Home #	Cell #	Email Address:	
Please Indicate Marital Status If You Reside In a Community Property State: AZ, CA, ID, LA, NM, NV, TX, WA, WI			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried			
Co-Borrowers Present Employer		<i>If Self-Employed or Commissioned, Please Submit Full Copies of Last Two Years Income Tax Returns.</i>	
		Gross Monthly Income \$	Hired Date:
Employer Address			
Additional Income Source: Monthly Amount \$			
Income from alimony, child support, or separate maintenance payments need not be revealed if you do not wish us to consider it.			

PERSONAL REFERENCES					
Name	Address	Phone	Relationship		
Name	Address	Phone	Relationship		
LIABILITIES <small>If insufficient space, attach additional sheet describing additional assets and debts. Loan decision may be adversely affected if all debt information is not listed.</small>					
Housing: Landlord/Mortgage Co.		Property Taxes Included? Yes <input type="checkbox"/> No <input type="checkbox"/>		Monthly Payment \$	Balance Owning \$
2 nd Mortgage and/or Taxes				Monthly Payment \$	Balance Owning \$
Creditor				Monthly Payment \$	Balance Owning \$
Creditor				Monthly Payment \$	Balance Owning \$
Creditor				Monthly Payment \$	Balance Owning \$
Creditor				Monthly Payment \$	Balance Owning \$
Creditor				Monthly Payment \$	Balance Owning \$
Creditor				Monthly Payment \$	Balance Owning \$
Assets					
Real Estate	Description	Market Value \$			
Vehicle(s)	Description	Market Value \$			
Vehicle(s)	Description	Market Value \$			
Cash on Hand	Description	Market Value \$			
Retirement Funds	Description	Market Value \$			
Bank Accounts	Description	Market Value \$			
Other	Description	Market Value \$			
		Applicant	Co-Applicant		
In the past 10 years have you filed a bankruptcy petition? If yes, submit bankruptcy schedule and disclosure. (Y/N)				Is your income likely to reduce over the life of this loan plan? (Y/N)	
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? (Y/N)				Are you a co-maker, co-signer, or guarantor on any loan not listed above? (Y/N)	
Have you had any outstanding judgements? (Y/N)				For (name of others obligated on loan) whom	Balance Monthly Payment
Are you a party in a lawsuit? (Y/N)				Creditor Name	
Are you other than a U.S citizen or permanent resident alien? (Y/N)				Creditor Name	
<i>* If a yes answer is given to a question, please explain on an attached sheet. *</i>					
SIGNATURES					
<p>By signing below, you certify that the information on this Application is complete, true, and submitted for the purpose of obtaining credit and you agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Application; (b) that the Credit Union can tell others about its credit experience with you and receive information from others about your credit history and performance; and (c) that you will give the Credit Union your new address if you move and that all notices and statements from the Credit Union may be sent to the address(es) shown on this Application or on address correction received from the U.S. Postal Service for any applicant or authorized user. <u>Signature by two persons below indicates intent to apply for joint credit.</u></p>					
Borrower				Date	
Co-Borrower				Date	



Application Attachment for Real Estate Loans

Copies of the following documents must be submitted:

- 1) Tax Assessment Statement or Copy of recent Appraisal*
- 2) Current or Year-end Mortgage(s) Statement(s) with interest rate & terms showing*
- 3) Homeowners Insurance Policy(Name and phone number of agent)*
- 4) Verification of Income (Pay stub, W-2, or Tax Return)*

Title of property is held in what name(s):

I/We understand that the Credit Union may need to order a Real Estate Appraisal and/or Title Report in order to establish the loan value/equity on my property in response to my loan request. I/We further understand that it will be my responsibility to pay for the appraisal and/or title fees. In the event that my loan request is denied, it is understood that I/We will be obligated to pay for these costs, at which point the appraisal and or title report will be given to me for my records.

Date _____

Signature _____

Signature _____



Authorization To Obtain Information

I authorize Sunset Science Park FCU to request verification of my credit union accounts, other assets, employment earnings records, and also to order a consumer credit report. I further authorize my financial institutions and employer(s) to accept a copy of this document as their authorization to release such information.

Member/Borrower Signature: _____

Address: _____

Member/Borrower Signature: _____

Address: _____

This information is confidential and will only be used to process your mortgage loan application.