

Home Equity Loan Application



CREDIT REQUESTED

We intend to apply for joint credit. _____ Applicant (Initials) _____ Co-Applicant (Initials)	Amt. Requested	# of Payments	Preferred Pmt. Amt.	Preferred Pmt. Day
	Specific Purpose of Loan			
	Collateral Address			

APPLICANT INFORMATION

Applicant's Full Name (First, M.I., Last)		Social Security No.	Date of Birth
Driver's License No.	D.L. State	D.L. Issue Date	D.L. Expiration Date
Home Phone	Ages of Dependents	Years of Education	Years in Current Profession

ADDRESS INFORMATION

Current Home Address (Street, City, State, Zip Code. If rural, show Road and Box No.)	Since	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address (Street or P.O. Box, City, State, Zip Code)		
Previous Address (If at current residence less than 2 years. Street, City, State, Zip Code.)	From	To

EMPLOYMENT INFORMATION

Applicant's Employer (If self-employed, name, and nature of business.)	Title/Position	Since	Salary	Per
Previous Employer (If less than 2 years. If self-employed, name, and nature of business.)	Title/Position	Since	Salary	Per

CO-APPLICANT INFORMATION

Co-Applicant's Full Name (First, M.I., Last)		Social Security No.	Date of Birth
Driver's License No.	D.L. State	D.L. Issue Date	D.L. Expiration Date
Home Phone	Ages of Dependents	Years of Education	Years in Current Profession

ADDRESS INFORMATION

Current Home Address (Street, City, State, Zip Code. If rural, show Road and Box No.)	Since	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Mailing Address (Street or P.O. Box, City, State, Zip Code)		
Previous Address (If at current residence less than 2 years. Street, City, State, Zip Code.)	From	To

EMPLOYMENT INFORMATION

Co-Applicant's Employer (If self-employed, name, and nature of business.)	Title/Position	Since	Salary	Per
Previous Employer (If less than 2 years. If self-employed, name, and nature of business.)	Title/Position	Since	Salary	Per

QUESTIONS

	Applicant	Co-Applicant	Explanation (Please use an attached sheet if necessary.)
Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever been declared bankrupt?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you obligated on any loan resulting in judgment, foreclosure or title transfer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you delinquent/in default on any Federal debt, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you a co-maker or an endorser on a loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever had merchandise repossessed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever been denied credit with this lender?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you a U.S. citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If no, are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If no, are you a non-resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

SCHEDULE OF OTHER INCOME

Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under Court Order Written Agreement Oral Understanding Other

Parties: A = Applicant CA = Co-Applicant J = Joint Income Types: A = Alimony C = Child Support

Parties	Income Type	Description	Amount	Frequency

SCHEDULE OF LIABILITIES

Parties: A = Applicant CA = Co-Applicant J = Joint

Parties	Creditor Name	Account Number	Current Balance	Payments Remaining	Payment Amount	Per

APPLICANT SIGNATURE(S)

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit, or loan.

X _____ X _____
 Applicant Date Co-Applicant Date

APPLICANT/CO-APPLICANT NAME

Applicant Name

Co-Applicant Name

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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, race, and sex) 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, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

Applicant:

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

Race: Check one or more

- American Indian or Alaskan Native - Print name of enrolled or principal tribe here:
- 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

Sex:

- Female
 Male
 I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname?

- Yes
 No

Was the race of the applicant collected on the basis of visual observation or surname?

- Yes
 No

Was the sex of the applicant collected on the basis of visual observation or surname?

- Yes
 No

Co-Applicant:

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

Race: Check one or more

- American Indian or Alaskan Native - Print name of enrolled or principal tribe here:
- 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

Sex:

- Female
 Male
 I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname?

- Yes
 No

Was the race of the applicant collected on the basis of visual observation or surname?

- Yes
 No

Was the sex of the applicant collected on the basis of visual observation or surname?

- Yes
 No



FIRST FEDERAL BANK