



HOME EQUITY LINE OF CREDIT APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

TYPE OF ACCOUNT REQUESTED

Check one to indicate the type of account you are requesting. Note: Married applicants may apply for separate accounts.
 Joint Account Individual Account - Relying solely on my income and assets.
 Individual Account - Relying on my income and assets as well as income or assets of another.

TERMS REQUESTED

Amount \$	Interest Rate %	Type of Property <input type="checkbox"/> Primary Residence <input type="checkbox"/> Rental Property <input type="checkbox"/> Vacation/Second Home
No. of Months	Payment \$ /	Purpose <input type="checkbox"/> Home Improvement <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Other:

COLLATERAL PROPERTY

Address	Year Built	Date Purchased	Present Value \$	Balance Owing \$
Title in Name(s) of:	Address of Title Holder		Name and Address of Insurance Carrier	
		Phone No.		
Mortgage Holder Name	Address	Phone No.	Acct. No.	

INDIVIDUAL APPLICANT INFORMATION

Name	Birthdate	Social Security No.		
Address (Street, City, State, Zip)	County	Drivers License No.		
Home Phone	Business Phone	No. of Dependents	Ages of Dependents	
Employer/Self Employed	Position	Years Employed	Employer's Address	
Wages, Salary, Commissions Gross \$ /month Net \$ /month		How Often Paid		
Previous Employer	Position	Years Employed	Previous Employer's Address	
Name and Address of Applicant's Nearest Relative			Relationship	
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support, separate maintenance received pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding.				
Other Income: Source			Amount/Month	
Marital Status <input type="checkbox"/> Married (incl. registered domestic partner) <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced and widowed)				

**JOINT APPLICANT OR OTHER PARTY INFORMATION**

Provide the information in this section if joint credit, or the individual applicant is relying on the income of others as a basis for repayment, or the individual applicant lives in a community property state or is relying on property located in a community property state as a basis for repayment of the credit requested.

Name		Birthdate	Social Security No.
Address (Street, City, State, Zip)		County	Drivers License No.
Home Phone	Business Phone	No. of Dependents	Ages of Dependents
Employer/Self Employed	Position	Years Employed	Employer's Address
Wages, Salary, Commissions Gross \$ /month Net \$ /month			How Often Paid
Previous Employer	Position	Years Employed	Previous Employer's Address
Name and Address of Applicant's Nearest Relative			Relationship
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support, separate maintenance received pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding.			
Other Income: Source			Amount/Month
Marital Status <input type="checkbox"/> Married (incl. registered domestic partner) <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced and widowed)			

GENERAL INFORMATION

If you or a joint applicant or other party answers "yes" to any of the following questions, please explain in the space provided.

Are you a guarantor or co-maker of any leases, contracts, or debts?	Applicant:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Joint Applicant/Other Party:	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Are there any suits or judgments pending against you?	Applicant:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Joint Applicant/Other Party:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(Include amount) _____			

Have you been declared bankrupt in the last 10 years?	Applicant:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Joint Applicant/Other Party:	<input type="checkbox"/> Yes	<input type="checkbox"/> No

PREVIOUS CREDIT REFERENCES

Describe any previous debt obligations. Please mark Applicant-related information with an "A."

1.	\$	Date Paid
2.	\$	Date Paid



ASSET AND DEBT INFORMATION

If "Joint Applicant or Other Party Information" section was completed above, this section should be completed giving information about both the Applicant and the Joint Applicant or Other Party. **Attach additional sheets if necessary.**

ASSETS

DESCRIPTION OF CURRENT ASSETS	NAME(S) OF OWNER(S)	SUBJECT TO DEBT: YES/NO	VALUE
Checking Accounts (Institution, Acct. No.)			
			\$
			\$
			\$
Savings Accounts (Institution, Acct. No.)			
			\$
			\$
Automobiles (Make, Model, Year)			
			\$
			\$
Marketable Securities (Issuer, Type, No. of Shares)			
			\$
			\$
			\$
			\$
Life Insurance Cash Value (Issuer)			
			\$
Real Estate Owned			
Address:			\$
Address:			\$
Address:			\$
Other Assets (Describe)			
			\$
			\$
Total Assets			\$



OUTSTANDING DEBTS (Include all charge accounts, installment contracts, credit cards, rents, mortgages, and other obligations.)

CREDITOR	ACCOUNT NUMBER	NAMES IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
Auto Loans					
			\$	\$	\$
			\$	\$	\$
Credit of Charge Cards					
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
Mortgage Holder on Real Estate					
			\$	\$	\$
			\$	\$	\$
Other					
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
Total Debts			\$	\$	\$

California Real Property: Hazard insurance exceeding the replacement value of the improvements on the property is not required as a condition of this loan.

NOTICE - JOINT CREDIT:

We intend to apply for joint credit. (initials) _____

I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below, I authorize Lender 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 answer questions others may ask Lender about my credit record with Lender. I understand that I must update this credit information at Lender's request and if my financial condition changes.

I acknowledge receipt of the Home Equity Brochure and the lender's Home Equity disclosure statement on today's date.

Applicant

Date

Joint-Applicant

Date

CREDITOR USE ONLY

This application was taken by: face-to-face interview mail telephone Internet

Date Application Received: _____ Received By: _____ Amount Requested \$ _____

Date Application Completed: _____ Approved By: _____ Amount Approved \$ _____

Rescindable? Yes No Funding Date: _____ Initial Advance \$ _____

RESPA Applicable? Yes No _____