



HOME EQUITY APPLICATION

1325 Oxford Drive • Allentown, PA 18103
(610) 791-2464 • Fax (610) 791-2900

Applicant Account Number

Co-Applicant Account Number

PROPERTY SECURING YOUR LOAN

Property Street Address	City	County	State	Zip
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Property Type: Single Family Home Condominium Townhouse Other _____

Amount Requested <input type="checkbox"/> Open-End Home Equity Line of Credit \$ _____ <input type="checkbox"/> Closed-End 2nd Mortgage \$ _____	Purpose
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Approximate Market Value	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)
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Desired Term (Closed-End Only)	Please Indicate Name(s) on Deed	Purchase Price \$
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APPLICANT **CO-SIGNER** **CO-APPLICANT**

First Name	Initial	Last Name	Sr., Jr., I, II	First Name	Initial	Last Name	Sr., Jr., I, II
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Social Security Number	Birth Date	Social Security Number	Birth Date
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Current Street Address	Apt. Number	Since	Current Street Address	Apt. Number	Since
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City	County	City	County
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State	Zip	Drivers License Number/State	State	Zip	Drivers License Number/State
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Former Address (Complete if current address is less than 3 years)	Number of years	Former Address (Complete if current address is less than 3 years)	Number of years
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Home Telephone	No. of Dep.	Ages of Dependents	Home Telephone	No. of Dep.	Ages of Dependents
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Name, address and telephone of nearest relative not living with you	Relationship	Name, address and telephone of nearest relative not living with you	Relationship
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Name, address and telephone of references	Name, address and telephone of references
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1. _____

2. _____

3. _____

EMPLOYMENT AND INCOME If self-employed check here and attach two years federal income tax returns.

Current Employer (include Employee I.D. if applicable)	Hire Date	Current Employer (include Employee I.D. if applicable)	Hire Date
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Address	Address
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Work Telephone	Position	Mo. Gross Income \$	Work Telephone	Position	Mo. Gross Income \$
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Former Employer (if current employer is less than 3 yrs)	Position	Years there	Former Employer (if current employer is less than 3 yrs)	Position	Years there
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OTHER INCOME You need not list income from alimony, child support or separate maintenance payments unless you want it considered in evaluating this credit application.

Source of other income	Monthly amount \$	Source of other income	Monthly amount \$
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Name and address of payer	No. of years received	Name and address of payer	No. of years received
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OPTIONAL CREDIT INSURANCE An appropriate application/disclosure will be furnished at the time your credit is approved.

Credit Life and/or Credit Disability Insurance is not required to obtain credit under this plan and will be included only if requested immediately below by the APPLICANT. YOU MUST CHECK ONE OR MORE OF THE BOXES.

You are interested in Credit Disability Insurance—single coverage You are interested in Credit Life Insurance—single coverage joint coverage
You are not interested in Credit Insurance

SIGNATURE OF APPLICANT **X** _____ DATE _____

CREDIT INFORMATION Please list all open Accounts with or without a balance. Attach separate sheet if necessary.

A = Applicant/co-signer C = Co-Applicant D = Debts to be paid off if loan is granted.

PLEASE CHECK			OBLIGATIONS	LENDERS (OR OTHER) NAME, ADDRESS LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENT
A	C	D	MORTGAGE OR RENT				
			HOME EQUITY				
			AUTO				
			CREDIT CARD				
			CREDIT CARD				
			ALIMONY/ CHILD SUPPORT				
			OTHER				
			OTHER				

Please answer the following questions
If yes answer is given, explain on attached sheet.
 Please Check: A = Applicant/Co-Signer C = Co-Applicant →

	A		C		TOTALS	\$	\$
	Yes	No	Yes	No			
1. Have You filed a petition for bankruptcy in the last 10 years?							
2. Have You ever had any auto, furniture or property repossessed?							
3. Are You a co-maker or co-signer on any loan?							For whom _____ Where _____
4. Have You ever had credit in another name?							What name _____
5. Have You any suits pending, judgements filed, alimony or support awards against You?							
6. Have You any obligations not listed?							
7. Do You have any past due bills?							
8. Is any income You have listed likely to reduce in the next two years?							
9. Is the property securing this loan You are applying for currently for sale?							
10. Indicate immigration status: Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____ Co-Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____							

SIGNATURES

AGREEMENT: You have applied for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represent that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be returned to Us, even if the loan is not granted. You intend or do not intend to occupy the property as Your primary residence. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature. You fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

X _____ Date _____ X _____ Date _____
 Applicant's Signature Co-Applicant's Signature

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

NOTICE: Complete only if this is a Home Improvement Loan, or if You are applying to purchase or refinance Your residence.

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 and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether You chose to furnish it. However, of You choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.

Applicant: You do not wish to furnish this information
 Co-Applicant: You do not wish to furnish this information
 Race/National Origin: American Indian, Alaskan Native Asian, Pacific Islander Black Hispanic White Other (specify) _____
 Sex: Female Male

CREDIT UNION USE ONLY

Approved By—
 Committee— _____
 Approved _____ (Date) _____
 Refused Reason: _____