



Home Equity Loan Application

A. LOAN REQUEST INFORMATION (Please Print)

Telephone Application Yes No

Type of Credit Requested:

- Home Equity Loan (Sections "F" & "G" must be completed)
Home Equity Line of Credit (Sections "F" & "G" must be completed)

Table with 4 columns: Purpose of Loan, Amount Requested \$, Collateral, Months to Repay

CHECK ONE:

Individual Application - Relying on my Income & Assets

If this is an application for joint credit with another person, complete all Sections, providing information in E about the Joint Applicant.

- Joint App. With Spouse, Joint App. With, Co-Signer or Guarantor for

We intend to apply for joint credit (Applicant Signature) (Co-Applicant Signature)

B. APPLICANT INFORMATION

Driver's License # Expiration Date

Table with 6 columns: First Name, Middle, Last, Birthdate, Social Security No., Are you a U.S. citizen or permanent resident alien?
Present Address, City, State, Zip, Years There, Home Phone
Previous Address, City, State, Zip, Years There, No. of Dependents/Ages
Name of Nearest Relative Not Living With You, Address, City, State, Zip, Telephone No., Relationship

MARITAL STATUS: Married, Unmarried (Includes Single, Divorced, Widowed), Separated

C. HOUSING INFORMATION

Table with 3 columns: Own/Rent/Other, First Mortgage Holder/Name of Landlord & Phone No., Mortgage Payment/Rent \$

D. EMPLOYMENT / INCOME INFORMATION

Table with 3 columns: Name of Employer (If self employed, provide name of business and 2 years federal tax returns), Years There, Occupation & Years in Profession
Employer Address, Telephone No., Gross Salary \$ per
Previous Employer (If on job less than 2 years), Years There, Occupation & Years in Profession

LIST SOURCES OF OTHER INCOME (Social Security, Pension, Insurance, Dividends, Alimony, Child Support, etc) Alimony, child support, or separate maintenance income need not be disclosed if you do not wish to have it considered as basis for repaying this obligation

Table with 3 columns: Source \$ per, Source \$ per, Source \$ per
Are your obligated to pay Alimony, Child Support or Separate Maintenance?
Have you ever: Declared Bankruptcy, Had a Repossession, Had a Judgment Against You, Had a Separate Property Agreement.

E. CO-APPLICANT INFORMATION

Driver's License # Expiration Date

Table with 6 columns: First Name, Middle, Last, Birthdate, Social Security No., Are you a U.S. citizen or permanent resident alien?
Present Address (If different from applicant), City, State, Zip, Years There, Home Phone (If different from applicant)
Name of Employer (If self employed, provide name of business and 2 years federal tax returns), Years There, Occupation & Years in Profession
Employer Address, Telephone No., Gross Salary \$ per

LIST SOURCES OF OTHER INCOME (Social Security, Pension, Insurance, Dividends, Alimony, Child Support, etc) Alimony, child support, or separate maintenance income need not be disclosed if you do not wish to have it considered as basis for repaying this obligation.

Table with 3 columns: Source \$ per, Source \$ per, Source \$ per
Are your obligated to pay Alimony, Child Support or Separate Maintenance?
Have you ever: Declared Bankruptcy, Had a Repossession, Had a Judgment Against You, Had a Separate Property Agreement.

F. PROPERTY TO BE MORTGAGED (Complete Only if Secured By Real Estate)

Street Address	City	State	Zip	Property Type: <input type="checkbox"/> Single Family <input type="checkbox"/> Multi-Family
Name of First Mortgage Holder			<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Owner-Occupied	

G. FINANCIAL INFORMATION

Complete only if request is greater than \$10,000 unsecured, \$20,000 secured, relying on rental income as a source of repayment, or secured by real estate.
 Check here if you have attached a current financial statement in lieu of completing this section. Assets listed include: Individual Only Jointly Held.

ASSETS	\$ VALUE	LIABILITIES	\$ BALANCE
Cash in GNOFCU		Balance Due on GNOFCU loans/lines	
Cash in Other Institutions		Balance Due on Other Institutions' Credit Cards	
Listed Securities		Real Estate Indebtedness All Other Institutions (Complete Section Below)	
Autos (Complete Other Debt Information Section)			
Real Estate (Complete Section Below)		TOTAL LIABILITIES	
Other Assets (Including unlisted securities)		NET WORTH	
TOTAL ASSETS	\$	TOTAL LIABILITIES + NET WORTH	\$

REAL ESTATE Property Type includes: Personal Residence, Other Residential, Commercial, Industrial, Partially Owned Residential, Partially Owned Commercial

Check here if you have attached a current Schedule E from your tax returns in lieu of completing this section.

	FIRST PROPERTY	SECOND PROPERTY	THIRD PROPERTY
Property Type	Primary Residence		
Property Address			
Purchase Price/Year	/	/	/
Estimated Market Value			
Mortgage Lender			
Mortgage Payments/Balance	/	/	/
Annual Gross Rental Income/ Operating Expenses	/	/	/
Percentage of Ownership			

H. ADDITIONAL INFORMATION

Please check each box only if the answer is "Yes" to the question. A blank check box reflects a "No" response.

- Is your income Likely to reduce before the repayment of this loan?
- Have you filed bankruptcy in the last 10 years?
- Are you a US Citizen or a permanent resident alien?
- Do you currently have any outstanding judgments?
- Have you ever filed for Bankruptcy, or had a debt adjustment plan confirmed under Chapter 13?
- Have you ever had property foreclosed upon?
- Have you ever had property repossessed in the last 7 years?
- Have you ever been a party to a lawsuit?
- Is your income likely to decline in the next two years?
- Are you a Co-maker, Co-signer or Guarantor on any loan not listed above? For Whom? _____ To Whom? _____

I. DISCLOSURE / SIGNATURES

I/we certify that everything I/we have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. I/we authorize you to check my/our credit and employment history and to use that information to make the loan decisions and to determine if I/we qualify for other products that you offer and to answer questions others may ask about my/our credit record with you. I/we understand that I/we must update credit information at your request or if my/our financial condition changes.

 Signature Date Co-Applicant Date