



Home Equity Loan Application

For assistance in completing this form, call toll-free 1-800-431-2754 x2320 during business hours.

You may apply for a Home Equity Loan in your name alone (Individual Credit) or with any other individual (Joint Credit) who will be jointly responsible for the loan's repayment. You may apply for Individual Credit whether single or married. Please indicate if you would like:					
<input type="checkbox"/> Individual Credit <input type="checkbox"/> Joint Credit with your spouse <input type="checkbox"/> Joint Credit with another person					
Purpose of Loan:		Loan Term:	Desired Loan Amount:		
Property	Property Street Address: _____ City: _____ County: _____ State: _____ Zip Code: _____		Estimated Value of Home: _____		
	Applicant Must Have a Title Interest in Property. Property Title Held in Name(s) of: _____		*May Require Additional Financial Expense Information		
	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Vacation Residence <input type="checkbox"/> Single Family <input type="checkbox"/> 2 - 4 Family <input type="checkbox"/> Condo <input type="checkbox"/> Co-op <input type="checkbox"/> Owner Occupied				
Borrower	First Name: _____ Middle: _____ Last Name: _____		Credit Union Member Number: _____		
	Street Address: _____		Social Security Number: _____		
	City: _____ State: _____ Zip Code: _____		E-Mail Address: _____ Home Phone Number: () _____		
	How Long At This Address: _____	If Less Than 2 Years List Previous Address: _____ Business Phone: () _____			
	Date of Birth: _____	Number of Dependents: (Include Self) _____	Ages of Dependents: _____	Driver's License # - State Issued: _____ Hire Date: _____ Job Title: _____	
	Employer: _____		Employer Address: _____		
	Years Employed: _____	If Less Than 2 Years List Previous Employer: _____		Previous Employer's Address: _____	
	Marital Status: _____	Current Annual Salary: \$ _____	Have You Been Sued For Debts or Filed Bankruptcy Within the Last 7 Years? <input type="checkbox"/> Yes <input type="checkbox"/> No	Annual Tax & Insurance Payments On Property: \$ _____	
	Other Personal Income – Attach Additional Sheet if Necessary: Do Not Include Alimony, Child Support, or Maintenance Unless Relied Upon as a Base for this Credit: \$ _____ <input type="checkbox"/> Annually <input type="checkbox"/> Monthly		Source: _____ <input type="checkbox"/> Court Order <input type="checkbox"/> Separation Agreement <input type="checkbox"/> Informal Agreement		
	Co-Borrower	First Name: _____ Middle: _____ Last Name: _____		Credit Union Member Number: _____	
Street Address: _____		Social Security Number: _____			
City: _____ State: _____ Zip Code: _____		E-Mail Address: _____ Home Phone Number: () _____			
How Long At This Address: _____		If Less Than 2 Years List Previous Address: _____ Business Phone: () _____			
Date of Birth: _____		Number of Dependents: (Include Self) _____	Ages of Dependents: _____	Driver's License # - State Issued: _____ Hire Date: _____ Job Title: _____	
Employer: _____		Employer Address: _____			
Years Employed: _____		If Less Than 2 Years List Previous Employer: _____		Previous Employer's Address: _____	
Marital Status: _____		Current Annual Salary: \$ _____	Have You Been Sued For Debts or Filed Bankruptcy Within the Last 7 Years? <input type="checkbox"/> Yes <input type="checkbox"/> No	Annual Tax & Insurance Payments On Property: \$ _____	
Other Personal Income – Attach Additional Sheet if Necessary: Do Not Include Alimony, Child Support, or Maintenance Unless Relied Upon as a Base for this Credit: \$ _____ <input type="checkbox"/> Annually <input type="checkbox"/> Monthly		Source: _____ <input type="checkbox"/> Court Order <input type="checkbox"/> Separation Agreement <input type="checkbox"/> Informal Agreement			
Credit Information		List All Debts – Include Banks, Other Credit Unions, Department Stores, Credit Cards, Co-maker Obligations, and Other Credit Outstanding. Attach Additional Sheet if necessary. Please Note If Borrower (B) or Joint (J) Credit.		Check Debt To Be Paid	Monthly Payment \$
	1 st Mortgage Holder	Account Number			
	2 nd Mortgage Holder	Account Number	✓		
	Alimony, Child Support, Or Other Legal Obligations	Current?			
	Creditor's Name	Account Number			



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Government Requested Information	<p>The following section applies when your loan application is for the purchase, refinancing or home improvements of a dwelling.</p> <p>Information For Government Monitoring Purposes</p> <p>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, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made the application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)</p>	
	BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
Certification	<p>I/We hereby apply for a Home Equity Loan and authorize the Credit Union to obtain my/our credit report(s) and to verify my/our credit, employment and income.</p> <p>I/We understand that knowingly making a false statement or willfully over-valuing any property or security for the purpose of influencing the action of a federal credit union is a FEDERAL CRIME. In violation of Section 1014, Title 18, United States Code.</p> <p>I/We hereby authorize the release of the requested information regarding my tenure, salary, and title to USAlliance Federal Credit Union and agree that a photocopy of my/our signature(s) shall be as valid as the original.</p>	
	X _____ Date Borrower Signature	X _____ Date Co-Borrower Signature (If Any)

For New York Residents Only:

New York Credit Disclosure

A consumer credit report will be obtained in connection with this application. The name and address of the agency providing the credit report will be furnished upon request. A consumer credit report may also be requested in connection with any update, renewal or extension of the credit for which application is made.

I/We have received a copy of the NY Consumer Credit Report Disclosure.

Signature

Signature