

Signature Federal Credit Union

P. O. Box 148
 Alexandria, VA 22313-0148
 (800) 336-0284

HOME EQUITY CREDIT APPLICATION

Account Number
Loan Number

PROPERTY SECURING YOUR LOAN

Married applicants can apply for individual credit. Indicate if You would like: <input type="checkbox"/> Individual credit <input type="checkbox"/> Joint credit with Your Spouse/Co-Applicant				
Property Street Address	City	County	State	Zip
Property Type: <input type="checkbox"/> Single Family Home <input type="checkbox"/> Condominium <input type="checkbox"/> Townhouse <input type="checkbox"/> Other _____				
Type of Credit Applied For: <input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/> Home Equity Loan		Amount Requested	Term (Closed-End only)	
Purpose	Date Purchased (MM/YY)	Purchase Price	Present Market Value	

APPLICANT

FULL NAME (FIRST, MI, LAST, SR.,JR.,I,II)			
SOCIAL SECURITY NUMBER		BIRTHDATE	
CURRENT STREET ADDRESS	APT. NUMBER	SINCE	
CITY	STATE	ZIP	
COUNTY			
HOME TELEPHONE	DRIVER'S LICENSE NUMBER/STATE		
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	

CO-APPLICANT

FULL NAME (FIRST, MI, LAST, SR.,JR.,I,II)			
SOCIAL SECURITY NUMBER		BIRTHDATE	
CURRENT STREET ADDRESS	APT. NUMBER	SINCE	
CITY	STATE	ZIP	
COUNTY			
HOME TELEPHONE	DRIVER'S LICENSE NUMBER/STATE		
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	

EMPLOYMENT AND INCOME

If self-employed, check here and attach two years federal income tax returns (include all schedules).

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		SINCE
ADDRESS		
WORK TELEPHONE	POSITION	MO. GROSS INCOME \$

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		SINCE
ADDRESS		
WORK TELEPHONE	POSITION	MO. GROSS INCOME \$

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 \$
NAME AND ADDRESS OF PAYER	NO. OF YEARS

SOURCE OF OTHER INCOME	MONTHLY AMOUNT \$
NAME AND ADDRESS OF PAYER	NO. OF YEARS

ASSETS AND DEPOSITS

Attach a separate sheet if necessary.

TYPE	BANK (OR OTHER) NAME & ADDRESS	ACCOUNT NUMBER	APPROX. BALANCE
Checking			
Savings			
Other			
CAR 1 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	
CAR 2 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	

TYPE	BANK (OR OTHER) NAME & ADDRESS	ACCOUNT NUMBER	APPROX. BALANCE
Checking			
Savings			
Other			
CAR 1 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	
CAR 2 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	

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

A = Applicant

C = Co-Applicant

D = Debts to be paid off if credit is granted.

PLEASE CHECK			OBLIGATIONS	NAME OF LENDERS (OR OTHER) LIST ALL OBLIGATIONS INCLUDING SIGNATURE FEDERAL CREDIT UNION LOANS	BALANCE	MONTHLY PAYMENT
A	C	D				
			MORTGAGE			
			HOME EQUITY			
			AUTO			
			AUTO			
			ALIMONY/ CHILD SUPPORT			
			OTHER			

Please answer the following questions If a yes answer is given, explain on attached sheet.				TOTALS				\$	\$
Please Check: A = Applicant C = Co-Applicant				Please Check: A = Applicant C = Co-Applicant				A	C
				Yes	No	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 any other name? What name _____									
5. Have You any suits pending, judgments filed, alimony, or support awards against You?									
6. Have You any Obligations not listed above?									
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?									

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

NOTICE: Complete only if this is a Home Improvement Loan, or if You are applying to purchase or refinance a dwelling.
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 are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information nor 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 or surname. If you do not wish to furnish the information, please check the box below.

Applicant: <input type="checkbox"/> You do not wish to furnish this information	Co-Applicant: <input type="checkbox"/> You 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 Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

OPTIONAL CREDIT INSURANCE

An appropriate application/disclosure will be furnished at the time Your credit is approved.
PLEASE CHECK ONE OR MORE OF THE BOXES BELOW.

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 Borrower _____ Date _____

SIGNATURES

AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a deed of trust or mortgage on the property described herein, and represents 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. The Credit Union is authorized to investigate Your creditworthiness, employment history, and obtain a credit report and to answer questions about its credit experience with You. You understand that any false or misleading statements in your application may cause any loan or extension of credit to be in default. The original or a copy of this application will be retained by Us, even if the loan is not granted. You warrant that You: intend to occupy; 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.

You hereby acknowledge Your intent to apply for joint credit _____
Applicant's Initials Co-Applicant's Initials

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

LOAN ORIGINATOR & NMLSR ID NUMBER INFORMATION

Individual Loan Originator's Name	Nationwide Mortgage Licensing System And Registry (NMLSR) Identification (ID) Number
Loan Originator Organization's Name	Nationwide Mortgage Licensing System And Registry (NMLSR) Identification (ID) Number