

HOME EQUITY LOAN 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 and assets of another

TERMS REQUESTED

Amount \$	Interest Rate	Type of Loan <input type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM (type): <input type="checkbox"/> Other
No. of Months	Payment \$ /	Purpose <input type="checkbox"/> Home Improvement <input type="checkbox"/> Pay Debt <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 & Address of Insurance Carrier	
Mortgage Holder Name	Address		Phone No.	Account No.

INDIVIDUAL APPLICANT INFORMATION

Name		Birthdate	Social Security No.
Address		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	Prev Employer's Address

INDIVIDUAL APPLICANT INFORMATION (continued)	
Name & 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 <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		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	Prev Employer's Address
Name & 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 <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? (include amount) Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No Joint Applicant/Other Party : <input type="checkbox"/> Yes <input type="checkbox"/> No
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, Shares)			
Life Insurance Cash Value (Issuer)			
Other Real Estate (Location, When Acquired)			
Other Assets (Describe)			
Total Assets			\$

OUTSTANDING DEBTS

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

CREDITOR	ACCOUNT NO.	NAMES IN WHICH THE ACCT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
Auto Loans					

OUTSTANDING DEBTS (continued)

CREDITOR	ACCOUNT NO.	NAMES IN WHICH THE ACCT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
Credit or Charge Cards					
Landlord or Mortgage Holder on other R. Estate					
Other					
TOTAL DEBTS			\$	\$	\$

Maine Residents: A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered we will tell you the name and address of the consumer reporting agency that provided the report.

New York Residents: A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

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 the 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 signature _____

Date _____

Joint-Applicant signature _____

Date _____

DEMOGRAPHIC INFORMATION

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations of Ethnicity and one or more designations for Race. **The law provides that we may not discriminate** on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

PRIMARY APPLICANT

JOINT APPLICANT

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican
 Cuban
 Other Hispanic or Latino *Print origin:*

For example: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
 I do not wish to provide this information.

Sex:

- Female
 Male
 I do not wish to provide this information.

Race: Check one or more

- American Indian or Alaska Native
Print name of enrolled or principal tribe:

- Asian
 Asian Indian Chinese
 Filipino Japanese
 Korean Vietnamese
 Other Asian *Print race:*

For example: Hmong, Laotian, Thai, Pakistani, Cambodia, etc.

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Samoan
 Guamanian or Chamorro
 Other Pacific Islander *Print race:*

For example: Fijian, Tongan, etc.

- White
 I do not wish to provide this information.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican
 Cuban
 Other Hispanic or Latino *Print origin:*

For example: Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
 I do not wish to provide this information.

Sex:

- Female
 Male
 I do not wish to provide this information.

Race: Check one or more

- American Indian or Alaska Native
Print name of enrolled or principal tribe:

- Asian
 Asian Indian Chinese
 Filipino Japanese
 Korean Vietnamese
 Other Asian *Print race:*

For example: Hmong, Laotian, Thai, Pakistani, Cambodia, etc.

- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Samoan
 Guamanian or Chamorro
 Other Pacific Islander *Print race:*

For example: Fijian, Tongan, etc.

- White
 I do not wish to provide this information.

To be completed by GE Credit Union personnel (for application taken in person only):

- Was the ethnicity of the Borrower(s) collected on the basis of visual observation or surname? Yes No
 Was the sex of the Borrower(s) collected on the basis of visual observation or surname? Yes No
 Was the race of the Borrower(s) collected on the basis of visual observation or surname? Yes No

The Demographic information was provided through:

- Face-to-Face interview (includes electronic media with video component) Telephone interview Fax or mail Email or Internet