



971 Corporate Boulevard • Linthicum, Maryland 21090-2337
410-487-7328 • 1-800-879-7328 • secumd.org

Home Equity Loan Application

Type: <input type="checkbox"/> Home Equity Loan (fixed rate) <input type="checkbox"/> Home Equity Line of Credit (variable rate)	Amount Requested \$	Repayment term in months Mos.	Purpose
Collateral Address			County
1 st Lien Mortgage Holder	1 st Mortgage Balance \$	1 st Mtg Payment (including taxes & insurance) \$	
2 nd Lien Mortgage Holder	2 nd Mortgage Balance \$	2 nd Mtg Payment (including taxes & insurance) \$	
Year Purchased	Purchase Price \$	Estimated Value \$	Type of Property <input type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment Property

Section A: Borrower Information

Effective April 25, 2004, changes to the Equal Credit Opportunity Act require each applicant to indicate whether they are applying for individual or joint credit. **Each borrower must initial next to the appropriate phrase below so that we may proceed with your loan request.** I am applying for (select one) ☐ Individual Credit, initials: _____ ☐ Joint Credit, initials: _____

Applicant's Name (Last, First, Middle)			Member Number:	
Date of Birth	Home Telephone No.	Driver's License No.	Social Security No.	Email Address:
Citizenship Status: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Permanent Resident Alien, list type of Visa: _____				
Present Address (Street, City, State & Zip)		How Long at Current Address? Yrs. Mos.	Monthly Payment \$ (including taxes and insurance) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other:	
Previous Address (Street, City, State & Zip), if less than 2 yrs		How Long at Previous Address? Yrs. Mos.	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other:	
Applicant's Current Employer or Name of Business		Business Telephone No.	Length of Employment Yrs. Mos.	
Position or Title	<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed	Income \$	Other Income* \$	Source of Other Income*
Previous Employer (If at present job less than 2 yrs)		Position or Title	Length of Employment Yrs. Mos.	

*NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Section B: Co-Borrower Information

Effective April 25, 2004, changes to the Equal Credit Opportunity Act require each applicant to indicate whether they are applying for individual or joint credit. **Each borrower must initial next to the appropriate phrase below so that we may proceed with your loan request.** I am applying for ☐ Joint Credit, initials: _____

Applicant's Name (Last, First, Middle)			Member Number:	
Date of Birth	Home Telephone No.	Driver's License No.	Social Security No.	Email Address:
Citizenship Status: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Permanent Resident Alien, list type of Visa: _____				
Present Address (Street, City, State & Zip)		How Long at Current Address? Yrs. Mos.	Monthly Payment \$ (including taxes and insurance) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other:	
Previous Address (Street, City, State & Zip), if less than 2 yrs		How Long at Previous Address? Yrs. Mos.	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other:	
Applicant's Current Employer or Name of Business		Business Telephone No.	Length of Employment Yrs. Mos.	
Position or Title	<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed	Income \$	Other Income* \$	Source of Other Income*
Previous Employer (If at present job less than 2 yrs)		Position or Title	Length of Employment Yrs. Mos.	

*NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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.

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 Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

SIGNATURES – I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer any questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant's Signature

Date

Co-Applicant's Signature

Date



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