



Home Equity Loan Application

For assistance in completing this form, call toll-free 1-800-431-2754 x2210 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: <div><input type="checkbox"/> Individual Credit</div> <div><input type="checkbox"/> Joint Credit with your spouse</div> <div><input type="checkbox"/> Joint Credit with another person</div>						
	Purpose of Loan:		Loan Term:	Desired Loan Amount:			
Property	Property Street Address:		City:	County:	State:	Zip Code:	
	Applicant Must Have a Title Interest in Property. Property Title Held in Names(s) of:					Estimated Value of Home:	
	<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:		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:		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 \$	Balance \$	
		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				
Government Requested Information	The following section applies when your loan application is for the purchase, refinancing or home improvements of a dwelling.						
	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 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.)						
	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	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.						
	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. 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.						
<div><div>X</div><div>Borrower Signature</div><div>Date</div></div> <div><div>X</div><div>Co-Borrower Signature (If Any)</div><div>Date</div></div>							

**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