



RTN Federal Credit Union

600 Main Street, Waltham, Massachusetts 02452
 (781) 736-9900 • 1-800-338-0221 • www.rtn.org • info@rtn.org

Home Equity / Home Improvement Credit Application

PLEASE CHECK ONE <input type="checkbox"/> INDIVIDUAL CREDIT APPLICATION <input type="checkbox"/> JOINT CREDIT APPLICATION	I/We hereby apply for <input type="checkbox"/> Variable Rate Home Equity line of Credit <input type="checkbox"/> Fixed Rate Home Equity Loan <input type="checkbox"/> Home Improvement Loan	Requested Loan Amount \$ _____ Loan Term _____ Purpose of Loan _____ Credit Union Member ID _____ Date of Application _____
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SUBJECT PROPERTY	Property Street Address	City	County	State	ZIP	Number of Units
	Owned by: Name(s) of Title Holders		Annual Real Estate Taxes		Annual Insurance Cost	
			\$		\$	
	Date Purchased	Owners Valuation		Assessed Valuation		
		\$		\$		

**This application is designed to be completed by the Applicant(s) with the lender's assistance.
 The Co-Applicant Section and all other Co-Applicant questions must be completed and the appropriate box(es) checked if Co-Applicant will be jointly obligated with the Applicant on the loan.**

PERSONAL INFORMATION	APPLICANT				CO-APPLICANT						
	Name				Name						
Member		Social Security Number		Date of Birth		Member		Social Security Number		Date of Birth	
Yes <input type="checkbox"/> No <input type="checkbox"/>		— —		/ /		Yes <input type="checkbox"/> No <input type="checkbox"/>		— —		/ /	
Street Address				Home Phone		Street Address				Home Phone	
City, State, ZIP				Years There		City, State, ZIP				Years There	
Previous Address (City, State, ZIP)						Previous Address (City, State, ZIP)					
Number of Years in Current Occupation				Self Employed		Number of Years in Current Occupation				Self Employed	
				Yes <input type="checkbox"/>						Yes <input type="checkbox"/>	
Occupation				No <input type="checkbox"/>		Occupation				No <input type="checkbox"/>	
Employed by		Telephone Number		Position		Employed by		Telephone Number		Position	
Employer's Address				Years There		Employer's Address				Years There	
Previous Employer				Years There		Previous Employer				Years There	
Dependents Other Than Listed by Co-Applicant						Dependents Other Than Listed by Applicant					
Name and Address of Closest Relative Not Living With You						Name and Address of Closest Relative Not Living With You					
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CREDIT INFORMATION	MONTHLY GROSS INCOME				MONTHLY HOUSING EXPENSE	
	ITEM	APPLICANT	CO-APPLICANT	OTHER	ITEM	MONTHLY AMOUNT
	Base Employment Income	\$	\$	\$	First Mortgage Principal and Interest (P&I)	\$
	Overtime				Other Financing Principal and Interest (P&I)	
	Bonuses				Hazard Insurance	
	Commission				Real Estate Taxes	
	Dividends & Interest				Mortgage Insurance	
	Net Rental Income				Homeowners Association Dues	
	Other (Before completing, see notice under <i>Describe Other Income</i> on page 2)				Other	
					Total Monthly Payment	
TOTAL	\$	\$	\$	TOTAL	\$	
DESCRIBE OTHER INCOME						
NOTICE You need not disclose income for alimony, child support or separate maintenance if you do not choose to have it considered as a basis for repaying this loan.	Item		Monthly Amount	Recipient		
			\$	Applicant <input type="checkbox"/>	Co-Applicant <input type="checkbox"/>	
			\$	Applicant <input type="checkbox"/>	Co-Applicant <input type="checkbox"/>	
			\$	Applicant <input type="checkbox"/>	Co-Applicant <input type="checkbox"/>	
This statement and any other applicable supporting schedules may be completed jointly by any Co-Applicants if their assets and liabilities are sufficiently joined so that the Statement can be meaningful and fairly presented on a combined basis. Otherwise separate Statements and Schedules are required.						
ASSETS			LIABILITIES AND PLEDGED ASSETS			
			Indicate by (*) those liabilities which will be satisfied upon refinancing of subject property.			
Description	Cash or Market Value	Creditor Name, Address and Account Number	Account Name if not Applicant's	Monthly Payment	Months Left to Repay	Unpaid Balance
Checking, NOW, Share Drafts, Savings, and Share Accounts; Name of institution and account number	\$	Installment Debt (Include 'revolving' charge accounts)		\$		\$
Stocks and Bonds (Amount & Description)		Automobile Loans				
Life Insurance Face Value: \$	Net Cash Value \$	Real Estate Loans				
SUBTOTAL LIQUID ASSETS	\$					
Real Estate Owned (<i>Enter Market Value From Schedule of Real Estate Owned</i>)		Other Debts, Including Stock Pledges				
Vested Interest in Retirement Fund						
Net Worth of Business Owned (<i>Attach Financial Statement</i>)						
Automobiles Owed (<i>Year and Make</i>)						

Furniture and Personal Property	Market Value \$	Alimony, Child Support, and Separate Maintenance Payment Owed to:			Payment \$		
Other Assets (Itemize)		TOTAL MONTHLY PAYMENTS			\$		
		TOTAL LIABILITIES (B)					\$
TOTAL ASSETS (A)	\$	NET WORTH (A minus B)					\$
SCHEDULE OF REAL ESTATE OWNED (Attach separate schedule for additional properties owned)							
Address of Property (Indicate 'S' if sold, 'PS' if pending sale or 'R' if rental property) Indicator	Type of Property	Present Market Value	Amount of Mortgages and Liens	Gross Rental Income	Mortgage Payments	Taxes, Insurance, Maintenance, etc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
TOTALS		\$	\$	\$	\$	\$	\$

AGREEMENT: I authorize RTN Federal Credit Union (1) to make whatever credit inquiries it deems necessary in connection with the credit application or in the course of review or collection of any credit extended in reliance of this application, and (2) to disclose credit information to third parties who may lawfully receive such information concerning my repayment of the credit extended in reliance on this application. I authorize and instruct any person or consumer reporting agency to compile and furnish to RTN Federal Credit Union any information that it may have or obtain in response to such credit inquiries and agree that such information along with this application, shall remain RTN Federal Credit Union's property whether or not credit is extended.

The undersigned applies for the loan indicate on this application to be secured by a mortgage or deed of trust 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. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the lender, even if the loan is not granted. The undersigned (check one) intend(s) do(es) not intend to occupy the property as their primary residence.

I/We 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.

Each undersigned represents and warrants that the information provided is true and complete and that the Credit Union may consider this statement as continuing to be true and correct until written notice of the change is given by the undersigned.

Applicant's Signature

Date

Applicant's Signature

Date

Only complete the following if all or a portion of the loan is for a home improvement purpose.

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. (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.)

APPLICANT:	<input type="checkbox"/> I do not wish to furnish this information.	CO-APPLICANT:	<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	<input type="checkbox"/> 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"/> American Indian or Alaska Native
	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander
Sex:	<input type="checkbox"/> Female	<input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Male

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