



Latvian Cleveland Credit Union

1385 Andrews Avenue, Lakewood, OH 44107 216-228-1996 latvian@ameritech.net

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 _____