

HOME EQUITY APPLICATION

You are applying for:

-
- Fixed Rate
-
-
- Line of Credit

Amount \$	Interest Rate %	No. of Months	Property Type <input type="checkbox"/> Single Family Dwelling <input type="checkbox"/> Two Family Dwelling	<input type="checkbox"/> Condo <input type="checkbox"/> PUD <input type="checkbox"/> Other _____	Credit Union Acct. No.
					Borrower:
					Co-Borrower:

 Address of Property to be Encumbered: _____ Owner Occupied: Yes No

Your Address _____ Email Address: _____

Is the property securing this loan in a Trust? YES NO

IMPORTANT: Read these directions before completing the application. Married applicants may apply for an individual account. Co-applicant section should only be completed and signed by the co-applicant if: 1) you are applying jointly with your spouse; 2) you are applying with another person who will be jointly obligated; or 3) you are married and are relying on spousal income earned in a community property state as a basis for repayment of the credit requested. Information on a former spouse is needed only if you are relying on spousal, child or family support income, or separate maintenance payments from the former spouse. If you reside in a non-community property state, do not complete spouse information unless you are applying for joint credit with your spouse.

 This application is for: Applicant Only Applicant and Spouse Applicant and Co-Applicant

Applicant Information

Name		Birthdate	Social Security No.		Marital Status (Complete only if you reside in a community property state.) <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED		
Current Homes Address (Street & City)				State	Zip Code	Years There	Area Code & Home Phone No.
Former Address (If At Above Address Less Than Two Years)				State	Zip Code	Years There	Driver's License Number
Current Employer		Address			City		State Zip Code
Area Code & Business Phone No.		Ext. No.	Occupation		Years There	# Of Dependents	

CO-APPLICANT INFORMATION

Name		Birthdate	Social Security No.		Marital Status (Complete Only If You Reside In A Community Property State.) <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED		
Current Homes Address (Street & City)				State	Zip Code	Years There	Area Code & Home Phone No.
Current Employer		Address			City		State Zip Code
Area Code & Business Phone No.		Ext. No.	Occupation		Years There	# Of Dependents	

GROSS MONTHLY INCOME

INCOME FROM CHILD SUPPORT, ALIMONY OR SEPARATE MAINTENANCE need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this credit.

MONTHLY HOUSING EXPENSE
APPLICANT
CO-APPLICANT

	APPLICANT	CO-APPLICANT	TOTAL	MONTHLY HOUSING EXPENSE	APPLICANT	CO-APPLICANT
Base Income	\$	\$	\$	Present Rent →	\$	\$
Other Income (Describe) _____	\$	\$	\$	First Mortgage (P & I)	\$	\$
_____				Hazard Insurance	\$	\$
_____				Real Estate Taxes	\$	\$
TOTAL			\$	Mortgage Insurance	\$	\$
				Homeowner Assoc. Dues	\$	\$
				Other	\$	\$
				TOTAL	\$	\$

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING:

A = APPLICANT B = CO-APPLICANT	PREVIOUS EMPLOYER / SCHOOL NAME, ADDRESS, TYPE OF BUSINESS, POSITION / TITLE	DATES FROM/TO	GROSS MONTHLY INCOME

APPLICANT/ CO-APPLICANT ASSETS

TYPE OF ASSET	A = APPLICANT B = CO-APPLICANT	ACCOUNT NUMBER(S)	NAME OF FINANCIAL INSTITUTION	CURRENT BALANCE
Checking/Savings				\$
Checking/Savings				\$
Securities				\$
				CURRENT VALUE
IRA, KEOGH, 401 (K)				\$
IRA, KEOGH, 401 (K)				\$
Automobile (Make/Year)				\$
Automobile (Make/Year)				\$
Net Worth Business Owned				\$
TOTAL ASSETS				\$

APPLICANT/CO-APPLICANT LIABILITIES

TYPE OF LIABILITY	A = APPLICANT B = CO-APPLICANT	ACCOUNT NUMBER(S)	NAME OF FINANCIAL INSTITUTION	MONTHLY PAYMENT	INDICATE "✓" IF DEBIT IS TO BE PAID OFF WITH REFINANCE	BALANCE
First Mortgage				\$		\$
Second Mortgage				\$		\$
				\$		\$
				\$		\$
TOTAL LIABILITIES						\$

MORTGAGE INFORMATION
FIRST MORTGAGE

Name Of Mortgage Holder		Street Address			
City	State	Zip	Loan Number		

SECOND MORTGAGE

NAME OF MORTGAGE HOLDER		STREET ADDRESS			
City	State	Zip	Loan Number		

PROPERTY DESCRIPTION FOR APPRAISAL PURPOSES

Property Address To Be Appraised City State Zip County
Preferred Person To Contact Preferred Contact Phone # Home () Cell () Work () Pager () Best Time To Call
Year Built Home Size (Square Feet) Lot/Acreage Size # Bedrooms # Baths
Property Type (Check One) Single Family Condominium PUD 1-Unit Rental (#) Units/Rental
Property Amenities: Pool View Outbuildings (Describe)
Year Purchased Current Estimated Value Purchase Price Current Mortgage Balance Additional Liens
Remodeled In Past (5) Years? YES NO Any Construction In Progress? YES NO
If "YES", describe remodel: If "YES", describe:

Were Permits Obtained? YES NO If "YES", further information may be required

HOMEOWNER INSURANCE

Name Of Insurance Company Street Address
City State Zip Policy Number Area Code & Phone No.

SCHEDULE OF REAL ESTATE OWNED

INDICATE "P" IF PENDING SALE OR "R" IF RENTAL INCOME PROPERTY.

Table with 10 columns: STREET ADDRESS, "P" OR "R", YEAR ACQUIRED, PROPERTY TYPE, MARKET VALUE, AMT. OF MORTGAGES / LIENS, GROSS RENTAL INCOME, MORTGAGE PAYMENTS, TAXES, INSURANCE, MISC., NET RENTAL INCOME. Includes a TOTALS row.

PLEASE READ AND SIGN BELOW BEFORE SUBMITTING APPLICATION

I certify that all statements in this application are true and complete and are made for the purpose of obtaining credit. I authorize you to obtain such information as you may require to verify these statements, including making credit and employment inquiries.

CREDIT INFORMATION: I authorize you to release information concerning my credit and account experience with you to guarantors, other creditors, consumer reporting agencies, and others who may properly receive such information.

If the Credit Union declines this application for credit, I authorize the Credit Union to forward my application, along with all supporting documents, to another lender with which the Credit Union has a relationship.

If declined, I do not want my application forwarded (Initials)

APPLICANT'S SIGNATURE DATE CO-APPLICANT'S SIGNATURE DATE Spouse sign ONLY if this application is for joint credit with applicant.

OPTIONAL AUTOMATIC PAYMENT PROGRAM

If you wish to have your monthly payment made automatically, you can receive 1/4% off your interest rate on Home Equity Line of Credit accounts.

YES-Charge my automatic payment to: Checking Account Savings Account (Kinecta Federal Credit Union Account only) Account Number:
* 1/4% rate reduction applies to automatic payments from Kinecta Federal Credit Union checking or savings account only.

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

Table with 5 columns: Question, Borrower Yes or No, Co-Borrower Yes or No, Borrower Yes or No, Borrower Yes or No. Questions include: Are there any outstanding judgments against you? Are you a party to a lawsuit? Are you a Co-maker or Endorser on a note? Are you a U.S. citizen? Explain Other Financing or Other Equity (if any)

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.

BORROWER: I do not wish to furnish this information ETHNICITY: Hispanic or Latino Not Hispanic or Latino RACE: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White Other (Specify): SEX: Female Male

To be Completed By Interviewer: This application was taken by: face-to-face interview by mail by telephone
Interviewer's Name (print or type) Interviewer's Signature Date Interviewer's Phone Number (incl. area code)
Name and Address of Interviewer's Employer:

FOR OFFICE USE ONLY

Office Name MSC Location: Marketing Source Code
Sales Employee Name: Sales Employee Teller Number: Ref. Employee Name: Ref. Employee Teller Number:
Handling Officer Number: Area Code/ Phone Number: Date Received: Time Received:

Return your completed and signed application to the nearest branch office.