

How are you applying? Please check the appropriate box.

**INDIVIDUAL**

- Only Primary Applicant to use the credit and be contractually liable for repayment.
- Fill in information for Primary Applicant only.
- Credit to be issued only to Primary Applicant.

**JOINT**

- Primary Applicant and Co-Applicant to use the credit and be jointly and severally liable for repayment.
- Fill in information for both Primary Applicant and Co-Applicant.
- Both Primary Applicant and Co-Applicant must sign application.
- Credit to be issued to Primary Applicant and Co-Applicant.

If you intend to apply for joint credit, please initial here: \_\_\_\_\_  
Applicant Co-Applicant

Amount Requested: \_\_\_\_\_ Term of Loan: \_\_\_\_\_  
*(Max \$7,500)* *(Max 5 Years)*

Describe improvements to be made: \_\_\_\_\_  
 \_\_\_\_\_

### Primary Applicant Information

LAST NAME	FIRST	MI	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME ADDRESS (PHYSICAL ADDRESS, NO PO BOXES)			HOW LONG?	HOME PHONE
MAILING ADDRESS (IF DIFFERENT FROM HOME ADDRESS)			EMAIL ADDRESS	
EMPLOYER NAME			POSITION	LENGTH OF EMPLOYMENT
EMPLOYER ADDRESS			WORK PHONE	MONTHLY GROSS SALARY \$

Source of other income \_\_\_\_\_

(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.)

### Co-Applicant Information

LAST NAME	FIRST	MI	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME ADDRESS (PHYSICAL ADDRESS, NO PO BOXES)			HOW LONG?	HOME PHONE
MAILING ADDRESS (IF DIFFERENT FROM HOME ADDRESS)			EMAIL ADDRESS	
EMPLOYER NAME			POSITION	LENGTH OF EMPLOYMENT
EMPLOYER ADDRESS			WORK PHONE	MONTHLY GROSS SALARY \$

Source of other income \_\_\_\_\_

(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.)

**Real Estate Owned (if additional space is needed, please attach separate sheet)**

PROPERTY ADDRESS	LENDER	BALANCE OWED	MONTHLY PAYMENT	MAINTENANCE, TAXES & INSURANCE	RENTAL INCOME (IF APPLICABLE)

**All Other Debts (if additional space is needed, please attach separate sheet)**

NAME AND ADDRESS OF BANK/CREDITOR	TYPE OF ACCOUNT	CURRENT BALANCE	MONTHLY PAYMENT

**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 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 this 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.)

<b>APPLICANT:</b> <input type="checkbox"/> I do not wish to furnish this information.	<b>CO-APPLICANT:</b> <input type="checkbox"/> I do not wish to furnish this information.
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian or Alaskan 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	<b>Race:</b> <input type="checkbox"/> American Indian or Alaskan 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
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

Please read the following statement before signing.

I certify that proceeds from this loan will be used for home improvements. Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history.

\_\_\_\_\_  
 PRIMARY APPLICANT’S SIGNATURE DATE

\_\_\_\_\_  
 Co-APPLICANT’S SIGNATURE DATE



Member FDIC