

# Second Mortgage or Home Improvement Loan Application

CENSUS TRACT

**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 LOAN APPLIED FOR	<input type="checkbox"/> Conventional <input type="checkbox"/> Secured <input type="checkbox"/> Unsecured	Amount \$ _____	Interest rate _____ %	No. of mos.	Monthly payment Principal & Interest	Property Type <input type="checkbox"/> Single Family Dwelling <input type="checkbox"/> 2-4 Family Dwelling <input type="checkbox"/> Other _____	<input type="checkbox"/> Condo <input type="checkbox"/> PUD
Address of property to be improved			Date purchased		Cash down payment	Purchase Price \$ _____	Present value of home \$ _____
Title in name of:			Address of title holder		Mortgage Type: Is your present first mortgage a conventional graduated payment mortgage or an FHA 245 mortgage loan? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, attach payment schedule		
Yr. house built	No. of rooms	No. of bdrms.	No. of baths	Family room or den <input type="checkbox"/> Yes <input type="checkbox"/> No	Gross living area Sq. Ft.	Garage / Carport (Specify type & no.)	Central air <input type="checkbox"/> Yes <input type="checkbox"/> No
If this is a new residential structure, has it been completed and occupied for 90 days or longer? <input type="checkbox"/> Yes <input type="checkbox"/> No							

Improvements Planned (copies of estimate or itemized cost breakdown must be attached)	Type of Improvement
	<input type="checkbox"/> Property Improvement <input type="checkbox"/> Rehabilitation / Modernization <input type="checkbox"/> Additions <input type="checkbox"/> Energy Conservation <input type="checkbox"/> Solar Installation

The Co-Borrower Section and all other Co-Borrower questions must be completed and the appropriate box(es) checked if  another person will be jointly obligated with the Borrower on the loan, or  the Borrower is relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the loan, or  the Borrower is married and resides, or the property is located, in a community property state. **NOTE: Married applicants may apply for separate accounts.**

Borrower				Co-Borrower			
Name		Date of Birth		Name		Date of Birth	
Present Address (if different from above) No. Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent				Present Address No. Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent			
Street _____				Street _____			
City / State / Zip _____				City / State / Zip _____			
Former address if less than 2 years at present address				Former address if less than 2 years at present address			
Street _____				Street _____			
City / State / Zip _____				City / State / Zip _____			
Years at former address <input type="checkbox"/> Own <input type="checkbox"/> Rent				Years at former address <input type="checkbox"/> Own <input type="checkbox"/> Rent			
Complete for secured or joint loans only		Dependents other than listed by Co-Borrower		Complete for secured or joint loans only		Dependents other than listed by Borrower	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried — (include single, divorced, widowed)		No.	Ages	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried — (include single, divorced, widowed)		No.	Ages
Name and Address of Employer		Years employed in this line of work or profession? _____ Years Years on this job _____ <input type="checkbox"/> Self Employed*		Name and Address of Employer		Years employed in this line of work or profession? _____ Years Years on this job _____ <input type="checkbox"/> Self Employed*	
Position / Title		Type of Business		Position / Title		Type of Business	
Social Security Number		Home Phone		Social Security Number		Home Phone	
		Business Phone				Business Phone	
Name & Address of nearest relative not living with you		Relationship		Name & Address of nearest relative not living with you		Relationship	
		Home Phone				Home Phone	

Gross Monthly Income				Bank	Account No.	Name & Address of Depository
Item	Borrower	Co-Borrower	Total	Checking		
Empl. Income	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes		
Other † (Before completing, see notice under Describe Other Income below.)				<input type="checkbox"/> No		
Savings				<input type="checkbox"/> Yes		
Total	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> No		

Describe Other Income			
<input type="checkbox"/> B – Borrower	<input type="checkbox"/> C – Co-Borrower	NOTICE: † Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.	Monthly Amount \$ _____

If Employed In Current Position For Less Than Two Years, Complete The Following						
B/C	Previous Employer / School	City / State	Type of Business	Position / Title	Dates From / To	Monthly Income

These Questions Apply to Both Borrower and Co-Borrower					
<b>If a "yes" answer is given to a question in this column, please explain on an attached sheet.</b>	<b>Borrower Yes or No</b>	<b>Co-Borrower Yes or No</b>		<b>Borrower Yes or No</b>	<b>Co-Borrower Yes or No</b>
Are there any outstanding judgments against you?	_____	_____	Are you a co-maker or endorser on a note?	_____	_____
Have you been declared bankrupt within the past 7 years?	_____	_____	Do you have any past due obligations owed to or insured by any agency of the federal government?	_____	_____
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	_____	_____	Are you a U.S. citizen?	_____	_____
Are you a party to a law suit?	_____	_____	If "no," are you a resident alien?	_____	_____
Are you obligated to pay alimony, child support, or separate maintenance?	_____	_____	If "no," are you a non-resident alien?	_____	_____

\* The Lender requires business credit report, signed Federal Income Tax returns for last two years; and, if available, audited Profit and Loss Statement plus balance sheet for same period.

NOT FOR FNMA/FHLMC/FA/VA USE

