UNIBANK APPLICATION FOR HOME EQUITY CREDIT LOAN

TEL. (800) 578-4270 / FAX (508) 234-7618 / WWW.UNIBANK.COM

APPLICATION RECEIVED ☐ IN PERSON ☐ BY MAIL

HOW DID YOU HEAR ABOUT US? ☐ DIRECT MAIL ☐ FRIEND REFERRAL ☐ NEWSPAPER ☐ RADIO ☐ TELEVISION ☐ OTHER

AMOUNT REQUESTED $ | DEDUCT MONTHLY PAYMENT FROM DEPOSIT ACCOUNT NO. | PURPOSE

☐ HOME EQUITY CREDIT LOAN

TERM: ☐ 5 YEARS ☐ 20 YEARS ☐ 10 YEARS ☐ 15 YEARS ☐ OTHER _____

INDIVIDUAL OR JOINT CREDIT:

I/WE ARE APPLYING FOR $ ON (DATE) INITIALS: APPLICANT _____ CO-APPLICANT _____

☐ I AM APPLYING FOR INDIVIDUAL CREDIT IN MY OWN NAME AND I AM RELYING ON MY OWN INCOME AND ASSETS AND NOT ON THE INCOME OR ASSETS OF ANOTHER PERSON.

☐ WE ARE APPLYING FOR JOINT CREDIT.

SUBJECT PROPERTY

PROPERTY STREET ADDRESS	CITY	COUNTY	STATE	ZIP	NO. UNITS

TYPE OF DWELLING (SINGLE FAMILY, CONDOMINIUM, ETC.)

OWNED BY: NAME(S) OF TITLE HOLDER(S)	ANNUAL REAL ESTATE TAXES	ANNUAL INSURANCE COSTS
	$	$
YEAR BUILT	HOME PURCHASE PRICE	DATE PURCHASED
	$	

OWNER'S VALUATION	ASSESSED VALUATION
$	$

DATE OF MORTGAGE	MORTGAGE BALANCE	MORTGAGE HELD BY CREDIT UNION/BANK	ACCOUNT NUMBER

THIS APPLICATION IS DESIGNED TO BE COMPLETED BY THE APPLICANT(S) WITH THE LENDER'S ASSISTANCE. THE CO-APPLICANT SECTION AND ALL OTHER QUESTIONS MUST BE COMPLETED AND THE APPROPRIATE BOX(ES) CHECKED IF ANOTHER PERSON WILL BE JOINTLY OBLIGATED WITH THE APPLICANT ON THE LOAN.

PERSONAL INFORMATION

APPLICANT			CO-APPLICANT		
NAME			NAME		
CUSTOMER OF LENDER ☐ YES ☐ NO	SOCIAL SECURITY #	DATE OF BIRTH	CUSTOMER OF LENDER ☐ YES ☐ NO	SOCIAL SECURITY #	DATE OF BIRTH
STREET ADDRESS		HOME PHONE	STREET ADDRESS		HOME PHONE
CITY, STATE, ZIP		NO. YEARS THERE	CITY, STATE, ZIP		NO. YEARS THERE
PREVIOUS ADDRESS (STREET, CITY, STATE)			PREVIOUS ADDRESS (STREET, CITY, STATE)		
NO. YEARS EMPLOYED IN CURRENT OCCUPATION		SELF-EMPLOYED ☐ YES ☐ NO	NO. YEARS EMPLOYED IN CURRENT OCCUPATION		SELF-EMPLOYED ☐ YES ☐ NO
OCCUPATION			OCCUPATION		
EMPLOYED BY	TELEPHONE	POSITION	EMPLOYED BY	TELEPHONE	POSITION
EMPLOYERS ADDRESS		NO. YEARS THERE	EMPLOYERS ADDRESS		NO. YEARS THERE
PREVIOUS EMPLOYER		NO. YEARS THERE	PREVIOUS EMPLOYER		NO. YEARS THERE
DEPENDENTS			DEPENDENTS (OTHER THAN LISTED BY CO-APPLICANT)		
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		

CREDIT REFERENCES

SHOW ALL OTHER INSTALLMENT DEBTS, INCLUDING CREDIT UNION, BANK, FINANCE COMPANIES, DEPARTMENT STORES AND NATIONAL CREDIT CARDS. IF THERE ARE NO DEBTS OUTSTANDING, LIST ACCOUNTS PAID IN FULL (ADD ADDITIONAL SHEETS IF NECESSARY).

CREDIT TYPE, CREDITOR AND ACCOUNT NUMBER (SHOW IF JOINT OR INDIVIDUAL)	ORIG. AMOUNT MAX. CREDIT LIMIT	UNPAID BALANCE	MONTHLY PAYMENT OR RENT	THIS ACCOUNT IN NAME(S) OF
AUTO LOAN				☐ APPLICANT ☐ CO-APPLICANT
OTHER				☐ APPLICANT ☐ CO-APPLICANT
OTHER				☐ APPLICANT ☐ CO-APPLICANT
OTHER				☐ APPLICANT ☐ CO-APPLICANT
OTHER				☐ APPLICANT ☐ CO-APPLICANT
OTHER				☐ APPLICANT ☐ CO-APPLICANT

CREDIT INFORMATION

GROSS MONTHLY INCOME / MONTHLY HOUSING EXPENSE

ITEM	APPLICANT	CO-APPLICANT	TOTAL	ITEM	MONTHLY AMOUNT
BASE EMPLOYMENT INCOME	$	$	$	FIRST MORTGAGE (PRINCIPAL & INTEREST)	$
OVERTIME	$	$	$	OTHER FINANCING (PRINCIPAL & INTEREST)	$
BONUSES	$	$	$	HAZARD INSURANCE	$
COMMISSIONS	$	$	$	REAL ESTATE TAXES	$
DIVIDENDS/INTEREST	$	$	$	MORTGAGE INSURANCE	$
NET RENTAL INCOME	$	$	$	HOMEOWNERS ASSN. DUES	$
OTHER (BEFORE COMPLETING, SEE NOTICE UNDER "DESCRIBE OTHER INCOME" BELOW)	$	$	$	OTHER	$
	$	$	$	TOTAL MONTHLY PAYMENT	$
	$	$	$	UTILITIES	$
TOTAL	$	$	$	TOTAL	$

DESCRIBE OTHER INCOME

		MONTHLY AMOUNT	RECIPIENT
YOU NEED NOT DISCLOSE INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS LOAN.		$	☐ APPLICANT ☐ CO-APPLICANT
		$	☐ APPLICANT ☐ CO-APPLICANT
		$	☐ APPLICANT ☐ CO-APPLICANT

STATEMENT OF ASSETS AND LIABILITIES

SCHEDULE OF REAL ESTATE OWNED (IF ADDITIONAL PROPERTIES OWNED, ATTACH SEPARATE SCHEDULE)

ADDRESS OF PROPERTY (INDICATE "S" IF SOLD, "PS" IF PENDING SALE OR "R" IF RENTAL IS BEING HELD FOR INCOME) ↓		TYPE OF PROPERTY	PRESENT MARKET VALUE	AMOUNT OF MORTGAGES & LIENS	GROSS RENTAL INCOME	MORTGAGE PAYMENTS	TAXES, INSURANCE, MAINTENANCE & MISC.	NET RENTAL INCOME
			$	$	$	$	$	$
			$	$	$	$	$	$
			$	$	$	$	$	$
		TOTALS	$	$	$	$	$	$

AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a mortgage 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 sources 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.

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.

_____ _____ _____ _____

Applicant's Signature **Date** **Co-Applicant's Signature** **Date**

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Complete this section only if: 1.) any portion of this loan will be used to purchase a dwelling.
2.) any portion of this loan will be used for home improvements.
3.) any portion of this loan will refinance an existing loan that is secured by a dwelling.

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 observance or surname. If you do not wish to furnish this 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.)

BORROWER: ☐ I do not wish to furnish this information.	CO-BORROWER: ☐ I do not wish to furnish this information.
Ethnicity: ☐ Hispanic or Latino ☐ Neither Hispanic nor Latino	Ethnicity: ☐ Hispanic or Latino ☐ Neither Hispanic nor Latino
Race: ☐ American Indian or Alaskan Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	Race: ☐ American Indian or Alaskan Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex: ☐ Female ☐ Male	Sex: ☐ Female ☐ Male

To be completed by Interviewer This application was taken by:	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
☐ Face-to-face interview ☐ Mail ☐ Telephone ☐ Internet	Interviewer's Signature Date Interviewer's Telephone Number (include area code)	

FOR LENDERS USE ONLY

This application was taken: ☐ **in person** ☐ **by mail** ☐ **by telephone**

☐ **Approved $**_____ **Date** _____ ☐ **Disapproved** **Date** _____

_____ _____

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