



94 Highland Avenue • P.O. Box 55
Winthrop, Maine 04364
Tel: (207) 377-2124

HOME EQUITY LOAN APPLICATION



Date	Account Number
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APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.

Type of Credit. Check the type of credit for which you wish to apply.

- ☐ **Individual credit** -- If you are applying for individual credit, complete the Applicant section.
- ☐ **Joint credit** -- If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.

You must initial here if you intend to apply for Joint Credit: Applicant: **X** Co-Applicant: **X**

Spouse Information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico); or (4) you are an Alaska resident and are currently subject to a community property agreement or community property trust.

Type of Credit Applied For:

☐ Open End Home Equity Line of Credit Property Type: ☐ Single Family Home ☐ Condominium ☐ Townhouse ☐ Other _____

Amt Requested \$ _____ Purpose: _____ Term (CE Only): _____ Approximate Value of Home: _____

Property Address: _____

Payment Method: ☐ Cash ☐ Military Allotment ☐ Payroll Deduction ☐ Automatic Payment (ACH)

☐ APPLICANT ☐ CO-SIGNER

Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single, Divorced, Widowed)

APPLICANT NAME

SOCIAL SECURITY NO. DRIVER'S LICENSE NO. & STATE BIRTH DATE

HOME PHONE NO. CELL PHONE* DO YOU:
☐ OWN ☐ RENT

MOTHER'S MAIDEN NAME E-MAIL ADDRESS

CURRENT STREET ADDRESS APT. NO. SINCE

CITY/STATE/ZIP

FORMER ADDRESS (if current less than 2 years) YEARS THERE

PERSONAL REFERENCE 1 (Name and Address) RELATIONSHIP
PHONE NO.

☐ SPOUSE ☐ CO-APPLICANT

Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single, Divorced, Widowed)

SPOUSE/CO-APPLICANT NAME

SOCIAL SECURITY NO. DRIVER'S LICENSE NO. & STATE BIRTH DATE

HOME PHONE NO. CELL PHONE* DO YOU:
☐ OWN ☐ RENT

MOTHER'S MAIDEN NAME RELATIONSHIP TO APPLICANT

CURRENT STREET ADDRESS APT. NO. SINCE

CITY/STATE/ZIP

FORMER ADDRESS (if current less than 2 years) YEARS THERE

PERSONAL REFERENCE 1 (Name and Address) RELATIONSHIP
PHONE NO.

EMPLOYMENT & INCOME If you are self-employed, attach a financial statement and your most recent income tax return.

CURRENT EMPLOYER HIRE DATE

CURRENT ADDRESS

WORK PHONE NO. POSITION MONTHLY GROSS INCOME
\$

FORMER EMPLOYER (if current less than 2 years)

CURRENT EMPLOYER HIRE DATE

CURRENT ADDRESS

WORK PHONE NO. POSITION MONTHLY GROSS INCOME
\$

FORMER EMPLOYER (if current less than 2 years)

OTHER INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME	SOURCE OF OTHER INCOME	FREQUENCY	MONTHLY INCOME
		\$			\$

ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: **A** - Applicant **OR** **C** - Spouse/Co-Applicant

CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE	CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE		
A	C	TYPE			A	C	TYPE				
				\$				\$			
				\$				\$			
AUTO #1 MAKE			MODEL	YEAR	VALUE	AUTO #2 MAKE			MODEL	YEAR	VALUE
					\$						\$
REAL ESTATE TYPE				VALUE		OTHER ASSETS				VALUE	
				\$						\$	

HOME EQUITY INFORMATION - List any liens against your house. A lien is a legal claim filed against property as security for payment of a debt.

FIRST MORTGAGE HELD BY

PRESENT BALANCE

MONTHLY PAYMENT

OTHER LIENS (DESCRIBE)

IS THE PROPERTY DESCRIBED IN THIS SECTION YOUR PRINCIPAL DWELLING?

☐ Yes ☐ No

IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME?

☐ Yes ☐ No

CREDIT INFORMATION

Be sure to list all open accounts with or without a balance.
A - APPLICANT C - SPOUSE/CO-APPLICANT D - DEBTS TO BE PAID OFF IF LOAN IS GRANTED

PLEASE CHECK

A

C

D

LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS (Attach separate sheet if necessary)

ACCOUNT NUMBER

BALANCE

MONTHLY PAYMENTS

FINANCIAL INFORMATION PLEASE ANSWER THE FOLLOWING QUESTIONS AND IF A "YES" ANSWER IS GIVEN, EXPLAIN ON A SEPARATE SHEET.

1. HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?

2. DO YOU HAVE ANY OUTSTANDING JUDGMENTS?

3. HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?

4. ARE YOU A PARTY IN A LAWSUIT?

5. ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?

6. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?

7. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?

FOR WHOM (Name of other obligated on loan):

TO WHOM (Name of Creditor):

DEMOGRAPHIC INFORMATION - This section asks about your ethnicity, sex, and race.

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

BORROWER

CO-BORROWER

Ethnicity

☐ Hispanic or Latino

☐ Mexican ☐ Puerto Rican ☐ Cuban

☐ Other Hispanic or Latino - Print origin:

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

☐ Not Hispanic or Latino

☐ I do not wish to furnish this information

Race

☐ American Indian or Alaska Native - Print name of enrolled or principal tribe:

☐ Asian

☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese

☐ Other Asian - Enter race:

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

☐ Black or African American

☐ Native Hawaiian or Other Pacific Islander

☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan

☐ Other Pacific Islander - Print race:

Examples: Fijian, Tongan, and so on.

☐ White

☐ I do not wish to provide this information

Sex

☐ Female ☐ Male ☐ I do not wish to furnish this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity collected on the basis of visual observation or surname?

Was the sex collected on the basis of visual observation or surname?

Was the race collected on the basis of visual observation or surname?

Borrower

☐ NO ☐ YES

☐ NO ☐ YES

☐ NO ☐ YES

Co-Borrower

☐ NO ☐ YES

☐ NO ☐ YES

☐ NO ☐ YES

The Demographic Information was provided through:

☐ Face-to-Face interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

SIGNATURES - Are you currently on active military duty?

☐ Yes ☐ No

You promise that the information stated in this Home Equity Loan Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension or renewal of credit, and in connection with any collection activities involving credit extended to you. The Credit Union may also obtain credit reports to update, increase, extend, renew or collection of the credit received by you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a federal crime to wilfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. You understand and agree that if your application is approved, that any collateral described in any security agreement, pledge, advance disbursement voucher or similar document that may be executed, now or in the future, in connection with such credit will secure the Credit Union for repayment of funds advanced to you, subject to the terms and conditions of such security agreement, pledge, advance disbursement voucher or similar document.

*Permission to Contact: By providing the Credit Union with a wireless phone number (cell phone), you consent to receiving calls, including autodialed and prerecorded messages from the Credit Union or its third party debt collector at that number.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

*Permission to Contact: By providing the Credit Union with a wireless phone number (cell phone), you consent to receiving calls, including autodialed and prerecorded messages from the Credit Union or its third party debt collector at that number.

OHIO RESIDENTS: The Ohio laws against discrimination requires 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.

WISCONSIN RESIDENTS: For any provision of any marital property agreement, court decree under WI ST § 766.70, or statement under WI ST § 766.59 to adversely affect the rights of the Credit Union, the Credit Union must be provided with a copy of the Agreement, decree or statement or have actual knowledge of its terms before any credit is approved or account opened. Sign if you are NOT applying for this loan account with your spouse. This credit request, if approved, will be incurred in the interest of the marriage or family of the undersigned.

Wisconsin Resident Signature

Date

X

Applicant/Co-Signer

Date

X

Spouse/Co-Applicant

Date

Credit Union Use Only

Loan Approved ☐ Yes ☐ No

Loan Officer Signature

Loan Approved ☐ Yes ☐ No

Credit Committee Signature

Mortgage Loan Originator:

NMLSR ID #:

Mortgage Loan Officer Name:

NMLSR ID #:

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