



Member FDIC | Equal Housing Lender

[Privacy Statement](#)

## Home Equity Loan Application

First Name:

Last Name:

Submitted on:

**Applicants** must reside in the **State of Michigan**.

### Important Information about Procedures for Opening a New Account

Identification Procedures Requirements: 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 allows us to identify you. We may also ask to see your driver's license or other identifying documents.

### Security Notice:

You should **ONLY** fill out this form on-line if you are using a browser with the latest security enhancements. If you don't have the latest version, download a copy now. This form is **NOT** cached (saved in your computer's memory) when you **QUIT** your browser.

### Instructions:

1. Print this loan application and gather the information you'll need.
2. Complete the application on-line and click "Submit Application".
3. To safeguard your privacy, **QUIT** your browser and restart it again after using this form.

This loan application is for personal loans only and is **NOT** intended for commercial use. A valid social security number is required to apply. Please review and gather the information you will need before completing this form. **Upon receipt of the application, we will send you the proper disclosures.**

### Home Equity Loan Request

Amount Requested:

Purpose:

Type of Application:

- ☐ Individual Applicant  
☐ Joint Applicant

### Applicant

First Name

Middle Initial

Last Name

Date of Birth

Social Security No.

No. of Dependents

Driver's License No.		Driver's License State		Your E-mail Address	
_____		_____		_____	
Home Phone		Best Time To Call		Work Phone	
_____		_____		_____	
Are there any unsatisfied Judgments against you?		<input type="radio"/> Yes <input type="radio"/> No			
Have you been declared bankrupt in the last 7 years?		<input type="radio"/> Yes <input type="radio"/> No			
Residence					
Your Primary Residence:		<input type="radio"/> Own with Mortgage <input type="radio"/> Own Clear <input type="radio"/> Rent <input type="radio"/> Other			
Present Address		Address Line 1 _____ Address Line 2 _____ City _____ State _____ ZIP Code _____			
Years At Present Address		Your Monthly Rent or Mortgage Payment			
_____		_____			
Years At Previous Address		Your Previous Address			
_____		_____			
Home Information					
Collateral Property Address (If different from above)				Date Purchased	
_____				_____	
Current Mortgage Holder			Mortgage Holder Phone		
_____			_____		
Purchase Price		Market Value		Mortgage Balance	
_____		_____		_____	
Employment					

	<div><input type="radio"/> Employed</div> <div><input type="radio"/> Self-Employed</div> <div><input type="radio"/> Unemployed</div> <div><input type="radio"/> Retired</div> <div><input type="radio"/> Student</div>
<div><div>Your Present Employer</div><div>Phone</div></div> <div></div>	
Address Information	<div>Address Line 1</div> <div>Address Line 2</div> <div><div>City</div><div>State</div><div>ZIP Code</div></div>
<div><div>Gross Monthly Salary</div><div>Your Position</div><div>Years There</div></div> <div></div>	
<p>You do not have to list alimony, child support or separate maintenance income unless you want us to consider it for the purposes of granting and repayment of this credit request.</p>	
<div><div>Other Monthly Income</div><div>Source of Other Income</div></div> <div></div>	
<div><div>Previous Employer (if less than 3 years at current employer)</div><div>Years at Previous Employer</div></div> <div></div>	
Address Information	<div>Address Line 1</div> <div>Address Line 2</div> <div><div>City</div><div>State</div><div>ZIP Code</div></div>
Additional Information	
<div><div>Your Checking Account Number</div><div>Institution Name</div></div> <div></div>	
<div><div>Your Savings Account Number</div><div>Institution Name</div></div> <div></div>	

Name of Creditor	Approx. Balance	Monthly Payment	Collateral, if any

Total Amount of Other Monthly Payments not listed above:	
--	--

Assets	Value	Title Held Name

Co-Applicant		
First Name	Middle Initial	Last Name

Date of Birth	Social Security No.	No. of Dependents

Driver's License No.	Driver's License State	Your E-mail Address

Home Phone	Best Time To Call	Work Phone

Co-Applicant Residence	
Your Primary Residence:	<input type="radio"/> Own with Mortgage <input type="radio"/> Own Clear <input type="radio"/> Rent <input type="radio"/> Other
Present Address	Address Line 1
	Address Line 2
	City State ZIP Code
Years At Present Address	Your Monthly Rent or Mortgage Payment

Years At Previous Address		Your Previous Address	
Co-Applicant Home Information			
Collateral Property Address (If different from above)		Date Purchased	
Current Mortgage Holder		Mortgage Holder Phone	
Purchase Price	Market Value	Mortgage Balance	
Co-Applicant Employment			
	<input type="radio"/> Employed		
	<input type="radio"/> Self-Employed		
	<input type="radio"/> Unemployed		
	<input type="radio"/> Retired		
	<input type="radio"/> Student		
Your Present Employer		Phone	
Address Information	Address Line 1		
	Address Line 2		
	City	State	ZIP Code
Gross Monthly Salary	Your Position	Years There	
You do not have to list alimony, child support or separate maintenance income unless you want us to consider it for the purposes of granting and repayment of this credit request.			
Other Monthly Income		Source of Other Income	

Previous Employer (if less than 3 years at current employer)		Years at Previous Employer	
Address Information	Address Line 1		
	Address Line 2		
	City	State	ZIP Code
Co-Applicant Additional Information			
Your Checking Account Number		Institution Name	
Your Savings Account Number.		Institution Name	
Name of Creditor	Approx. Balance	Monthly Payment	Collateral, if any
Total Amount of Other Monthly Payments not listed above:			
Assets	Value	Title Held Name	
Information For Government Monitoring Purposes			
This section to be completed only for loans subject to reporting under the Home Mortgage Disclosure Act (HMDA).			
HMDA loans are loans made for the following purposes: Home Purchase (secured), Home Improvement (secured or unsecured), or refinance of a loan secured by a 1-4 residential dwelling (regardless of purpose).			
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 choose to 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 or surname.			
If you do not wish to furnish the above 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.)			
Applicant			

	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity	<input type="radio"/> Hispanic or Latino <input type="radio"/> Not Hispanic or Latino
Race or National Origin	<input type="radio"/> American Indian, Alaskan Native <input type="radio"/> Asian <input type="radio"/> Native Hawaiian or other Pacific Islander <input type="radio"/> White <input type="radio"/> Black or African American
Sex	<input type="radio"/> Male <input type="radio"/> Female
Co-Applicant	
	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity	<input type="radio"/> Hispanic or Latino <input type="radio"/> Not Hispanic or Latino
Race or National Origin	<input type="radio"/> American Indian, Alaskan Native <input type="radio"/> Asian <input type="radio"/> Native Hawaiian or other Pacific Islander <input type="radio"/> White <input type="radio"/> Black or African American
Sex	<input type="radio"/> Male <input type="radio"/> Female
<b>Applicant(s) Statement</b>  I/We have completed this request for credit in consideration of <b>BankName</b> lending to me and/or others upon my guarantee. I/We certify that all information contained herein is accurate and complete to the best of my knowledge.  I/We authorize <b>BankName</b> to retain property of this application, to rely on the foregoing, to check and verify my credit, employment and salary history, to secure follow up credit reports concerning my credit worthiness and to exchange information about my account with proper persons, creditors and credit bureaus.  I authorize my employer (present and future), bank and other references listed above to release and/or verify information to <b>BankName</b> at any time. I acknowledge that this application is subject to approval of credit and acceptance by <b>BankName</b> . Should my request for credit and subsequent loan be approved, I agree to give <b>BankName</b> written notice immediately upon change of my name, address, employment or any other pertinent information contained herein.	
(required)	<input type="checkbox"/> I/We AGREE with the above statement