



Seneca Home Equity Line of Credit Application

First Name:	Last Name:
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NMLS# 1880442

Privacy Policy:

Our [privacy policy](#) protects the privacy of your personally-identifying information that you provide us online.

Account Holders must reside in **New York state**. **Seneca Savings lending area is Onondaga, Oswego, Cayuga, Oneida and Madison Counties**. **Other address restrictions may apply.**

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 will allow 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 Application online if you are using a browser with the latest security enhancements. If you don't have the latest version, download a copy now.

Instructions:

1. Complete Application and click "Submit Application" or fax it to 315-638-9871.
2. To safeguard your privacy, QUIT your browser and restart it again after using this form. This form is NOT saved in your computer's memory when you quit your browser.
3. We will contact you with the location of our closest office and any other documentary requests we may have. You may also be requested to provide photocopies of your Driver's License or other identification. We will call you before proceeding with any application.

Account Holder(s)

If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information about the Joint Applicant or user.

Check box for Joint Account

Applicant Name (required)

Co-Applicant Name
only required if you checked the box for a Joint Account

Home Equity Loan Request

Amount Requested:

Purpose:

Type of Application:
(required)

Individual Applicant

Joint Applicant

Residence

Your Primary Residence:	<input type="radio"/> Own with Mortgage <input type="radio"/> Own Clear <input type="radio"/> Rent <input type="radio"/> Other
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Present Address	Address Line 1 _____ Address Line 2 _____ City _____ State _____ ZIP Code _____
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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
_____	_____	_____

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
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Have you been declared bankrupt in the last 7 years?	<input type="radio"/> Yes <input type="radio"/> No
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Employment

	<input type="radio"/> Employed <input type="radio"/> Self-Employed <input type="radio"/> Unemployed <input type="radio"/> Retired <input type="radio"/> Student
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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 2 years at current employer)	Years at Previous Employer
_____	_____

Address Information	Address Line 1 _____
	Address Line 2 _____
	City _____ State _____ ZIP Code _____

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

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:

- Own with Mortgage
- Own Clear
- Rent
- 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 2 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

AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purposes, 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 source 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. A consumer report may be requested in connection with this credit application. Without notice, future reports may be requested to update, renew or extend credit. If reports are requested, the names and addresses of the consumer reporting agencies that furnished them are available from the Lender.

NOTICE TO THE GUARANTOR: If you are providing information to the Lender on this Application for the purpose of acting as a guarantor for one or more primary applicant(s) and the Lender determines that you, as a guarantor, do not meet the credit underwriting standards for this particular loan and/or amount, be advised that the lender is required by law to, and will, provide an adverse action notice detailing the specific reasons for the credit denial directly to the primary applicant(s) and not to you.

As a guarantor, be prepared to share any specific reasons for adverse action based on your credit history with the primary applicant(s). If you are unwilling to share this information, you should not complete this application in the capacity of a guarantor.

By completing and submitting this application as guarantor, you are authorizing the Lender to share specific reasons for adverse action with the primary applicant(s) in the event this application is denied.

IMPORTANT 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 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.)

	<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

Applicant(s) Statement

I/We have completed this request for credit in consideration of **Seneca Savings** 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 **Seneca Savings** 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 **Seneca Savings** at any time. I acknowledge that this application is subject to approval of credit and acceptance by **Seneca Savings**. Should my request for credit and subsequent loan be approved, I agree to give **Seneca Savings** written notice immediately upon change of my name, address, employment or any other pertinent information contained herein.

For more information, see this booklet from the [Consumer Financial Protection Bureau](https://www.consumerfinance.gov). For the disclosure, [see here](#). Please visit <https://www.consumerfinance.gov/find-a-housing-counselor> and input your zipcode for a listing of housing counselors in your area. Federal law requires that we obtain your consent before providing required disclosures electronically. Your consent will apply only to this transaction. If you prefer to receive paper copies free of charge after consenting to receive electronic disclosures please call (315) 638-0233 and request them. Because we may provide certain disclosures to you as soon as you consent, but prior to submitting your online application, you will not be able to withdraw your consent to receive those disclosures electronically. However, you may withdraw your consent to receive future disclosures electronically at any time. Such withdrawal will not affect the validity of the disclosures already given.

I/We AGREE with the above statement. By clicking submit and electronically signing below I/WE wish to proceed with the application and acknowledge receipt of the above disclosures electronically.

Electronic Signature (required) <i>Type First and Last Name</i>	
Joint Owner Electronic Signature if applicable <i>Type First and Last Name</i>	
Date and Time of Application (required)	