

## MFCU Second Mortgage or Home Equity Line of Credit Application (Please Type or Print)

Is the property securing this loan your primary residence? \_\_\_\_\_

I hereby request a loan in the amount of \$ \_\_\_\_\_ for a period of \_\_\_\_\_ months. My member number is \_\_\_\_\_

Purpose of Loan:  Home Improvements  Refinance of an existing Mortgage  Other (Please Specify) \_\_\_\_\_

**Individual Borrower** - If you are applying for individual credit in your own name or relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, Please Select Individual Borrower.

**Co-Borrower** - If you are applying for joint credit with another person, Please Select Co-Borrower.

**Individual Borrower**                       **Co-Borrower**

Personal Information	
Borrower	Co-Borrower
Name: _____	Name: _____
Social security # _____	Social security # _____
Current address: _____	Current address: _____
City, State, Zip: _____ How long? _____	City, State, Zip: _____ How long? _____
Previous address: _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent	Previous address: _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent
Home Phone: _____ Cell Phone: _____	Home Phone: _____ Cell Phone: _____
Email Address: _____	Email Address: _____
Date of Birth: _____	Date of Birth: _____ Relationship to Borrower _____
Number of dependents _____ Is Borrower liable for alimony/child support? _____ How much each month \$ _____	Number of dependents _____ Is Co-Borrower liable for alimony/child support? _____ How much each month \$ _____

Employment Information	
Employer: _____	Employer: _____
Employer address: _____	Employer address: _____
Position _____ Years with this employer _____	Position _____ Years with this employer _____
Work Phone & Ext. _____	Work Phone & Ext. _____

Income Information	
<b>Other income, such as alimony, child support or separate maintenance, does not have to be included if you do not want it to be considered for this loan.</b>	
Gross Monthly Income: \$ _____	Gross Monthly Income: \$ _____
Source of other income _____ \$ _____	Source of other income _____ \$ _____
Source of other income _____ \$ _____	Source of other income _____ \$ _____

Asset Information	
<b>Enter cash, stocks, bonds, life insurance value, motor vehicles, and real estate. Use additional pages if needed.</b>	
Bank holding mortgage on home _____	Original Mortgage Amount \$ _____
Mortgage Payment \$ _____ Current year tax _____	Balance \$ _____ Account # _____
Market Value \$ _____ Date Purchased _____	Purchase Price \$ _____ Primary Residence? _____
Does your first mortgage have a variable interest rate? _____	
Address of Property Securing Your Loan: _____	
Is this your Primary Residence? _____	
List all persons named on the deed: _____	

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Asset Information (Continued)			
Enter cash, stocks, bonds, life insurance value, motor vehicles, and real estate. Use additional pages if needed.			
Savings account bank: _____	Savings account bank: _____		
Checking account bank: _____	Checking account bank: _____		
Savings balance \$ _____	Checking balance \$ _____	Savings balance \$ _____	Checking balance \$ _____

Debts or Liabilities	
Enter all outstanding debts including credit cards, loans, alimony and child support obligations. Use additional pages if needed.	
_____	_____
_____	_____

General Information	
Please explain if you or your Co-Borrower answers "yes" to any of the following:	
a. Are you aware of any pending or ongoing lawsuits or judgments against you or any business you own?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Are there any outstanding judgments against you or any business that you own?	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you declared bankruptcy or had property foreclosed or given title or deed to avoid bankruptcy in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you a guarantor or co-maker on any outstanding note, lease or contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No

I/we swear and affirm everything that I/we have stated in this application is correct to the best of my/our knowledge. I/we authorize M/A-COM Federal Credit Union to perform a credit check and verify my/our credit and employment history in addition to answering questions about my/our credit experience with MFCU. I/we understand that M/A-COM FCU will report information about my/our loan and deposit accounts to credit bureaus. I/we hereby acknowledge receipt of all Home Equity Loan Program Disclosures.

**I understand the credit union will verify all my income for prompt processing of my loan application. Attached is a copy of my most recent pay stub and/or previous year's tax returns.**

Borrower	Co-Borrower
Signature _____ Date _____	Signature _____ Date _____

**Data Collection 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. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

<b>BORROWER:</b> <input type="checkbox"/> I do not wish to furnish this information <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>CO-BORROWER:</b> <input type="checkbox"/> I do not wish to furnish this information <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male
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For office use only
Loan approved on _____ for \$ _____
Approved by credit committee _____ Approved by loan officer _____