

HOME EQUITY LINE OF CREDIT APPLICATION

HIGHLAND FEDERAL SAVINGS AND LOAN

Interest Rate	Initial Advance \$	Amount \$	Property type <input type="checkbox"/> Borrower Occupy <input type="checkbox"/> Single Family Dwelling <input type="checkbox"/> Investment <input type="checkbox"/> Other _____			
Address of property			Date Purchased	Year Built	Purchase Price	Current Appraisal Value
Address of property			Date Purchased	Year Built	Purchase Price	Current Appraisal Value
Address of property			Date Purchased	Year Built	Purchase Price	Current Appraisal Value
Address of property			Date Purchased	Year Built	Purchase Price	Current Appraisal Value
Title in name of:		Address of title holder		Purpose of Line of Credit:		

The Co-Borrower Section and all other Co-Borrower questions must be completed and the appropriate box(es) checked if [] another person will be jointly obligated with the Borrower on the loan, or [] the Borrower is relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the loan, or [] the Borrower is married and resides, or the property is located, in a community property state.

Borrower				Co-Borrower																			
Name		Cell #:		Age/Date of Birth		Name		Cell #:		Age/Date of Birth													
Present Address No. Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent						Present Address No. Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent																	
Street:						Street:																	
City/State/Zip:						City/State/Zip:																	
Mailing Address:						Mailing Address:																	
City/State/Zip:						City/State/Zip:																	
Former Address if less than 2 years at present address						Former Address if less than 2 years at present address																	
Street:						Street:																	
City/State/Zip:						City/State/Zip:																	
Years at former address _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent						Years at former address _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent																	
<input type="checkbox"/> Married <input type="checkbox"/> Separated		Dep. other than listed by Co-Borrower				<input type="checkbox"/> Married <input type="checkbox"/> Separated		Dep. other than listed by Borrower															
<input type="checkbox"/> Unmarried (incl. single, divorced, widowed)		No.		Ages		<input type="checkbox"/> Unmarried (incl. single, divorced, widowed)		No.		Ages													
Name and Address of Employer				Years employed in this line of work or profession? _____ Years Years on the job _____ <input type="checkbox"/> Self Employed				Name and Address of Employer				Years employed in this line of work or profession? _____ Years Years on the job _____ <input type="checkbox"/> Self Employed											
Position/Title				Type of Business				Position/Title				Type of Business											
Social Security Number				Home Phone				Business Phone				Social Security Number				Home Phone				Business Phone			

Gross Monthly Income			
Item	Borrower	Co-Borrower	Total
Empl. Income	\$	\$	\$
Other + (before completing, see notice under describe Other income below).			
TOTAL	\$	\$	\$

Describe Other Income		
B - Borrower	NOTICE: + Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.	Monthly Amount
C - Co-Borrower		\$

If Employed In Current Position For Less Than Two Years, Complete The Following:						
B/C	Previous Employer/School	City/State	Type of Business	Position/Title	Dates From/To	Monthly Income

These Questions Apply To Both Borrower and Co-Borrower					
If a "yes" answer is given to a question in this column, explain on an attached sheet.	Borrower	Co-Borrower	If a "yes" answer is given to a question in this column, explain on an attached sheet.	Borrower	Co-Borrower
	Yes or No	Yes or No		Yes or No	Yes or No
Have you any outstanding judgments?	_____	_____	Are you a U.S. Citizen or permanent resident alien?	_____	_____
In the last 7 years have you been declared bankrupt?	_____	_____	Are you obligated to pay alimony, child support, or separate maintenance?	_____	_____
Have you had property foreclosed upon or given title or deed in lieu thereof, in the last 7 years?	_____	_____	Do you have any past due obligations owed to or insured by any agency of the federal government?	_____	_____
Are you a party in a lawsuit?	_____	_____	Are you a co-maker or endorser on a note?	_____	_____

