



**Unilever Federal Credit Union**  
**MORTGAGE REFINANCE – SECOND MORTGAGE**  
**HOME EQUITY LINE OF CREDIT APPLICATION KIT**

The following information and forms are necessary for processing a UFCU mortgage loan:

- Mortgage refinance
- Second Mortgage
- Home Equity Line of Credit (HELOC)

1. Copy of deed by which you secured the title.
2. Copy of your most recent survey upon which you indicate any changes or additions to the exterior of the building or additional structure placed on the property.
3. Copy of your **title** insurance policy. Do not confuse this with your **Homeowner's Insurance**.
4. Name, address, and account number of the lender holding your first mortgage. Indicate whether you pay taxes through the first mortgagee, or directly to the tax collector. If directly, please send us a copy of the paid bill for the current quarter.
5. Name, address, and account number of any other lender holding a current second or junior mortgage, and whether it is conventional or home equity.
6. Spouse's maiden name and date of marriage.
7. If either you or your spouse were previously married, please give all details. State how such prior marriage was terminated. If by death, please give date and place of death. If by divorce, state place, court, docket number, and date that the divorce judgement was entered.
8. If/when your loan has been approved, please obtain an endorsement to your Homeowner's Insurance policy indicating the Credit Union as mortgagee at the following address:

Unilever Federal Credit Union  
800 Sylvan Avenue  
Englewood Cliffs, New Jersey 07632

9. Is the premises a one-family dwelling?
10. If you have a Flood Hazard Certificate from the Township Building Department, please enclose a copy.
11. Does anyone other than your spouse have an ownership interest in your property?
12. Is the property to be mortgaged your principal residence?
13. Current pay stub of the borrower and co-borrower.
14. Copy of property tax bill showing quarterly taxes.

The time period for processing this loan is approximately four weeks. During this time a credit check, property search, employment verification, and appraisal of the property is conducted.

Complete and return the application, the checklist and required documents to the Credit Union office. A processing fee may be required. The processing fee may be credited at closing. If you have any questions, please call the Credit Union at 201-894-7389 and we will be happy to answer those questions for you.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

**US PATRIOT ACT**

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 TO 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.



800 SYLVAN AVE. ENGLEWOOD CLIFFS, NJ 07632  
TEL. 201-894-7389 1-800-975-3328

# Home Equity Credit Line/Installment Application

(Please Print or Type)

PAYROLL \_\_\_\_\_ ACCOUNT NO. \_\_\_\_\_  
(Check one)  APPLICANT'S STATEMENT  CO-MAKER'S STATEMENT  
*If Co-Maker's statement, enter loan Applicant's name.*

NET AMOUNT OF LOAN REQUIRED IS \$ \_\_\_\_\_ FOR: \_\_\_\_\_ DATE: \_\_\_\_\_

**Section A - Applicant** The applicant should check which loan they need  CREDIT LINE  FIXED RATE

FULL NAME OF APPLICANT OR CO-MAKER		DATE OF BIRTH	SOCIAL SECURITY NO.	
RESIDENCE ADDRESS		ZIP CODE	HOW LONG	PHONE NO.
PREVIOUS ADDRESS		HOW LONG	NO. OF DEPENDENTS CLAIMED ON INCOME TAX RETURN <input type="checkbox"/>	
EMPLOYED BY	DATE EMPLOYED	YOUR POSITION		
LOCATION ADDRESS		DEPARTMENT	YOUR SUPERVISOR	
AMOUNT OF SALARY \$	<input type="checkbox"/> PER WK. <input type="checkbox"/> PER BI-WKLY <input type="checkbox"/> PER YEAR			
ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVELED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.				
AMOUNT OF OTHER INCOME \$	<input type="checkbox"/> PER WK. <input type="checkbox"/> PER BI-WKLY <input type="checkbox"/> PER YEAR			
		SOURCE OF OTHER INCOME		

**Section B - Joint Applicant**

FULL NAME OF APPLICANT OR CO-MAKER		DATE OF BIRTH	SOCIAL SECURITY NO.	
RESIDENCE ADDRESS		ZIP CODE	HOW LONG	PHONE NO.
PREVIOUS ADDRESS		HOW LONG	NO. OF DEPENDENTS CLAIMED ON INCOME TAX RETURN <input type="checkbox"/>	
EMPLOYED BY	DATE EMPLOYED	YOUR POSITION		
LOCATION ADDRESS		DEPARTMENT	YOUR SUPERVISOR	
AMOUNT OF SALARY \$	<input type="checkbox"/> PER WK. <input type="checkbox"/> PER BI-WKLY <input type="checkbox"/> PER YEAR			
ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVELED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.				
AMOUNT OF OTHER INCOME \$	<input type="checkbox"/> PER WK. <input type="checkbox"/> PER BI-WKLY <input type="checkbox"/> PER YEAR			
		SOURCE OF OTHER INCOME		

**Section C - Financial Institution/Assets**

CHECK THE APPROPRIATE COLUMN TO SHOW WHETHER EACH ASSET AND OBLIGATION IS ONLY IN YOUR NAME, ONLY IN YOUR SPOUSE'S NAME, OR IN BOTH NAMES. IF YOU ARE MARRIED AND LIVE IN A COMMUNITY PROPERTY STATE, THE CREDIT UNION WILL ASSUME THAT ASSETS, OBLIGATIONS, AND INCOME BELONG TO THE MARITAL COMMUNITY, UNLESS YOU EXPLAIN OTHERWISE ON AN ATTACHED SHEET.

	NAME OF INSTITUTION	ADDRESS	ACCOUNT NUMBER	CURRENT VALUE	YOUR NAME ONLY		
					YOUR SPOUSES NAME ONLY		
					BOTH NAMES TOGETHER		
SHARE DRAFT				\$			
CHECKING							
SAVINGS							
CERTIFICATES OF DEPOSIT							
STOCKS							
BONDS							
	MAKE	MODEL	YEAR				
AUTOMOBILES							
PRIMARY HOME	ADDRESS		TOTAL VALUE OF LIENS	CURRENT MARKET VALUE			
			\$	\$			
REAL ESTATE OTHER THAN HOME							
OTHER (DESCRIBE)							
OTHER (DESCRIBE)							
OTHER (DESCRIBE)							

## Section D - Your Obligations

CHECK THE APPROPRIATE COLUMN TO SHOW WHETHER EACH ASSET AND OBLIGATION IS ONLY IN YOUR NAME, ONLY IN YOUR SPOUSE'S NAME, OR IN BOTH NAMES. IF YOU ARE MARRIED AND LIVE IN A COMMUNITY PROPERTY STATE, THE CREDIT UNION WILL ASSUME THAT ASSETS, OBLIGATIONS, AND INCOME BELONG TO THE MARITAL COMMUNITY, UNLESS YOU EXPLAIN OTHERWISE ON AN ATTACHED SHEET.  
LIST ALL OBLIGATIONS - USE THESE LINES AND ATTACH OTHER SHEETS IF NECESSARY

**YOUR NAME ONLY**

**YOUR SPOUSES NAME ONLY**

**BOTH NAMES TOGETHER**

	CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	MONTHLY PAYMENT	PRESENT BALANCE				
HOME PAYMENT (INCLUDE 1st MORTGAGE, TAX AND INSURANCE, EXCLUDE UTILITIES)	The applicant should check which loan they need		\$	\$				
SECOND MORTGAGE								
HOME ASSOCIATION DUES								
AUTO LOAN								
AUTO LOAN								
CREDIT UNION								
FINANCE COMPANY								
CREDIT CARD								
CREDIT CARD								
CHILD SUPPORT								
ALIMONY								
REAL ESTATE OTHER THAN HOME								
TAXES PAST DUE								
OTHER (DESCRIBE)								
OTHER								
OTHER								
OTHER								
PUT A STAR NEXT TO ANY OBLIGATION THAT YOU WILL PAY IN FULL WHEN YOU RECEIVE THE FIRST ADVANCE UNDER THIS ACCOUNT.			TOTALS	\$	\$			

## Section E - Other Questions

ANSWERS FOR BOTH YOU AND YOUR SPOUSE SHOULD BE GIVEN. IF A "YES" ANSWER IS GIVEN, EXPLAIN THE FACTS ON AN ATTACHED SHEET	YOU		YOUR SPOUSE	
	YES	NO	YES	NO
ARE ANY OF THE ASSETS YOU LISTED PLEDGED AS COLLATERAL ON ANOTHER LOAN?				
ARE ANY OF THE OBLIGATIONS YOU LISTED MORE THAN SIXTY DAYS PAST DUE?				
IN THE LAST TEN YEARS, HAVE YOU FILED A PETITION FOR BANKRUPTCY?				
HAS ANY CREDITOR EVER REPOSSESSED YOUR CAR OR ANY OTHER PURCHASE?				
ARE THERE ANY LAWSUITS OR UNPAID JUDGMENTS AGAINST YOU?				
DO YOU HAVE ANY OBLIGATION FOR MORE THAN \$200.00 WHICH YOU HAVE NOT LISTED ON THIS APPLICATION?				
DO YOU KNOW OF ANYTHING WHICH MAY INTERRUPT YOUR INCOME IN THE NEXT FEW YEARS?				
HAVE YOU RECEIVED CREDIT UNDER ANY OTHER NAME?				
ARE YOU A CO-MAKER OR CO-SIGNER ON ANY OTHER LOAN?				

## Your Signature(s)

You apply for Home Equity line of Credit Account/installment loan amount to be secured by a mortgage or deed of trust on your home. You promise to use your Account for consumer, (personal family or household) purposes. You certify that all statements here are true and complete and are made for the purpose of obtaining credit. You agree to let the credit union keep a copy of this application and other Account papers, even if the Account is rejected or canceled. You authorize the credit union to obtain information from credit reporting agencies, employers and others and to update that information from time to time. You agree to let the credit union answer questions from credit reporting agencies and others about its experience with your Account. You understand that under the provisions of the United States Criminal Code it may be a federal crime punishable by fine or imprisonment, or both to knowingly make any false statements in this application.

X  
YOUR SIGNATURE \_\_\_\_\_ SEAL \_\_\_\_\_ DATE \_\_\_\_\_

X  
SIGNATURE OF YOUR SPOUSE \_\_\_\_\_ SEAL \_\_\_\_\_ DATE \_\_\_\_\_  
IF FOR JOINT ACCOUNT

### TO BE COMPLETED BY CREDIT COMMITTEE

APPROVED	APPROVED	APPROVED	DATE APPROVED
APPROVED	APPROVED	APPROVED	



## CREDIT AND VERIFICATION AUTHORIZATION FORM

To Whom It May Concern:

I authorize UNILEVER FEDERAL CREDIT UNION, 800 Sylvan Avenue, Englewood Cliffs, New Jersey, its successors and/or assigns, to make whatever inquiries it deems necessary in connection with my application and other documents required in connection with the mortgage loan, either before the loan is closed or as part of its quality control program. I authorize and instruct you to release and give to UNILEVER FEDERAL CREDIT UNION any and all information, including employment history and income, savings, checking and similar accounts, loans, credit reports, or consumer reports with respect to my/our creditworthiness, credit standings, credit capacity or other information which it might request to evaluate my/our credit. I further authorize UNILEVER FEDERAL CREDIT UNION, in its sole discretion, to furnish copies of this authorization and my application to any person and/or consumer reporting agency in connection with the above purposes.

X \_\_\_\_\_

Signature

X \_\_\_\_\_

Signature

\_\_\_\_\_  
Date

## DISCLOSURE STATEMENT

In compliance with the Fair Credit Reporting Act, we are informing you that pursuant to your advance authorization a consumer report may be made on you. Upon a written request, we will inform you whether or not a consumer report was requested and, if so, the name and address of the consumer reporting agency to whom the request was made.



Authorization Agreement - Please complete either section A or B; and C

Section A DIRECT DEPOSIT

I hereby authorize my Payroll Department and Unilever Federal Credit Union to deposit/change/cancel amounts automatically deposited to my account each pay period. This authorization will remain in effect until further notice. I also authorize the return of any funds that I am not entitled to.

Employee Name: Social Security Number:
Work Location: Home Phone:
Name of Institution: Unilever Federal Credit Union Routing Transit Number: 221275711
Account Number:

ACCOUNT TYPE ACTION AMOUNT
(Check One) (Check One) (Check One)
Checking Savings New Change Cancel
Increase To: Decrease To:
New Total \$
Percent (%) of Net Pay
(See distribution below)

For checking, please attach a voided check (not a deposit slip)

Section B PAYROLL DEDUCTION

I hereby authorize my employer to deduct/change/cancel \$ from my salary to my account (see distribution below). This authorization will remain in effect until further notice.

ACTION New Change Cancel

Employee Name: Social Security Number:
Account Number:

Section C DISTRIBUTION OF FUNDS

Savings Checking
Holiday Club Other
Loans (Amounts determined by Credit Union) New Total

SIGNATURE

I have read and agree to the above requirements for authorizing Direct Deposit and /or Payroll Deduction

Print
Signature Date

Due to timing differences, a delay in requested changes may occur or a check may be received after this form was submitted.

Please return the completed form to: UFCU, 800 Sylvan Ave, Englewood Cliffs, NJ 07632