



# GARDEN SAVINGS Federal Credit Union

Account # \_\_\_\_\_

### APPLICATION FOR:

- 5-Year Fixed Home Equity Loan
- 10-Year Fixed Home Equity Loan
- 15-Year Fixed Home Equity Loan
- 20-Year Fixed Home Equity Loan
- 10-Year Home Equity Line of Credit
- 15-Year Home Equity Line of Credit
- 20-Year Home Equity Line of Credit

## APPLICANT

Name (First, MI, Last)

Amount of Loan Request:

Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_ Phone Number \_\_\_\_\_ \$ \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How long have you lived at this address? \_\_\_\_\_ ( ) \_\_\_\_\_

Previous Address (if less than 3 years at current) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How long have you lived at this address? \_\_\_\_\_ ( ) \_\_\_\_\_

Employer Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Employer Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How Long at employer? \_\_\_\_\_ ( ) \_\_\_\_\_

Annual Salary \_\_\_\_\_ Position \_\_\_\_\_ How Long at employer? \_\_\_\_\_ ( ) \_\_\_\_\_

\$ \_\_\_\_\_ Previous Employer Name and Address (if less than 2 years at current employer) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How Long at employer? \_\_\_\_\_ ( ) \_\_\_\_\_

Other source of income-alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Type of Source: \_\_\_\_\_ Monthly Amount \$ \_\_\_\_\_

## CO-APPLICANT

Required for spouse and additional owners on the deed securing this loan

Name (First, MI, Last)

Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_ Phone Number \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How long have you lived at this address? \_\_\_\_\_ ( ) \_\_\_\_\_

Previous Address (if less than 3 years at current) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How long have you lived at this address? \_\_\_\_\_ ( ) \_\_\_\_\_

Employer Name \_\_\_\_\_ Phone Number \_\_\_\_\_

Employer Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How Long at employer? \_\_\_\_\_ ( ) \_\_\_\_\_

Annual Salary \_\_\_\_\_ Position \_\_\_\_\_ How Long at employer? \_\_\_\_\_ ( ) \_\_\_\_\_

\$ \_\_\_\_\_ Previous Employer Name and Address (if less than 2 years at current employer) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ How Long at employer? \_\_\_\_\_ ( ) \_\_\_\_\_

Other source of income-alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Type of Source: \_\_\_\_\_ Monthly Amount \$ \_\_\_\_\_

## INFORMATION ON THE PROPERTY THAT WILL BE USED TO SECURE THIS LOAN

Address (No. and Street) \_\_\_\_\_ Town/City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_ Lot Number \_\_\_\_\_ Block No. \_\_\_\_\_

Type of Dwelling:  Single Family  Multi Family  Condo  Townhouse Annual Real Estate Taxes: \_\_\_\_\_ Annual Home Owner's Insurance Premium: \_\_\_\_\_

Principle Residence of Applicant \_\_\_\_\_ Year Built \_\_\_\_\_ No. Stories \_\_\_\_\_ No. Rooms \_\_\_\_\_

Yes  No No. Bedrooms \_\_\_\_\_ No. Baths \_\_\_\_\_ Type of Heating System \_\_\_\_\_ Date Purchased \_\_\_\_\_ Purchase Price \_\_\_\_\_ Present Market Value \_\_\_\_\_

## MORTGAGE INFORMATION

Mortgage Balance \_\_\_\_\_ Amount of Original Mortgage \_\_\_\_\_ Monthly Payment \_\_\_\_\_ Do mortgage payments include taxes/homeowners insurance?  Yes  No

First Mortgage Held by: \_\_\_\_\_ Account# \_\_\_\_\_ Will this mortgage be paid off with proceeds from this loan?  Yes  No

Second Mortgage Held by: (if applicable) \_\_\_\_\_ Account# \_\_\_\_\_ Will this mortgage be paid off with proceeds from this loan?  Yes  No

## PLEASE READ AND SIGN

All information I have provided on this credit application is true to the best of my/our knowledge. I/we authorize the release of credit information, and understand that a full credit and employment investigation will be completed.

1. Signature of Applicant \_\_\_\_\_

2. Signature of Co-Applicant \_\_\_\_\_

Where is the best place to reach you?

Home Phone ( ) \_\_\_\_\_ Work/Other Phone ( ) \_\_\_\_\_ Cell Phone ( ) \_\_\_\_\_

## Please include the following for faster loan processing:

- (1) Copy of recent statement from mortgages and home equity loans or lines of credit.
- (2) Copies of most recent paystubs from applicant and co-applicant.
- (3) Copy of homeowners insurance policy.
- (4) Copy of the Deed to Property.

