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## Home Equity Application

### NOTE AND COMPLETE

**NOTICE TO OHIO APPLICANTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**WISCONSIN RESIDENTS ONLY:** (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature For Wisconsin Residents Only

Date

X

**Married Applicants may apply for a separate account.**

☐ **Individual Credit:** Complete **Applicant** section. Complete **Co-Applicant, Spouse**, (referred to as "Other") section: (1) about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or (2) if your spouse will use the Account. Please check box to indicate whom the information is about.

☐ **Joint Credit:** Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

**Amount Requested \$** \_\_\_\_\_ **Purpose:** \_\_\_\_\_

**Repayment:** ☐ Payroll Deduction ☐ Cash ☐ Automatic Payment ☐ Military Allotment ☐ \_\_\_\_\_

### STATEMENT OF INTENT

Are you interested in having your loan protected? ☐ Yes ☐ No

If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

### APPLICANT INFORMATION

#### APPLICANT

NAME (Last - First - Initial)

DRIVER'S LICENSE NUMBER/STATE

BIRTH DATE

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

HOME PHONE

CELL PHONE

BUSINESS PHONE/EXT.

EMAIL ADDRESS

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

LENGTH AT RESIDENCE

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT  
(Exclude Self)

### EMPLOYMENT INFORMATION

NAME AND ADDRESS OF EMPLOYER

YOUR TITLE/GRADE

SUPERVISOR'S NAME

START DATE

HOURS AT WORK

IF SELF EMPLOYED, TYPE OF BUSINESS

IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE  
PREVIOUS EMPLOYER NAME AND ADDRESS

STARTING DATE

ENDING DATE

**MILITARY:** IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR ☐ YES ☐ NO  
WHERE \_\_\_\_\_ ENDING/SEPARATION DATE \_\_\_\_\_

### INCOME INFORMATION

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

EMPLOYMENT INCOME \$ \_\_\_\_\_ PER \_\_\_\_\_ ☐ NET ☐ GROSS

OTHER INCOME \$ \_\_\_\_\_ PER \_\_\_\_\_  
SOURCE \_\_\_\_\_

#### OTHER

☐ **CO-APPLICANT**

☐ **SPOUSE**

NAME (Last - First - Initial)

DRIVER'S LICENSE NUMBER/STATE

BIRTH DATE

ACCOUNT NUMBER

SOCIAL SECURITY NUMBER

HOME PHONE

CELL PHONE

BUSINESS PHONE/EXT.

EMAIL ADDRESS

PRESENT ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

LENGTH AT RESIDENCE

PREVIOUS ADDRESS (Street - City - State - Zip)

☐ OWN ☐ RENT

LENGTH AT RESIDENCE

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:

☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT  
(Exclude Self)

NAME AND ADDRESS OF EMPLOYER

YOUR TITLE/GRADE

SUPERVISOR'S NAME

START DATE

HOURS AT WORK

IF SELF EMPLOYED, TYPE OF BUSINESS

IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE  
PREVIOUS EMPLOYER NAME AND ADDRESS

STARTING DATE

ENDING DATE

**MILITARY:** IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR ☐ YES ☐ NO  
WHERE \_\_\_\_\_ ENDING/SEPARATION DATE \_\_\_\_\_

EMPLOYMENT INCOME \$ \_\_\_\_\_ PER \_\_\_\_\_ ☐ NET ☐ GROSS

OTHER INCOME \$ \_\_\_\_\_ PER \_\_\_\_\_  
SOURCE \_\_\_\_\_



<b>REFERENCES</b>		Please include Street, City, State and Zip.						
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU						
RELATIONSHIP		HOME PHONE						
NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE		NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE						
HOME PHONE		HOME PHONE						
<b>ASSETS/PROPERTY</b>		Check box for Applicant/Other. List all assets and account number(s) -- Attach other sheets if necessary.						
<b>APPLICANT</b>		<b>OTHER (CO-APPLICANT, SPOUSE)</b>						
SHARE DRAFT OR CHECKING AMOUNT		SHARE DRAFT OR CHECKING AMOUNT						
\$		\$						
NAME AND ADDRESS OF DEPOSITORY		NAME AND ADDRESS OF DEPOSITORY						
SAVINGS AMOUNT		SAVINGS AMOUNT						
\$		\$						
APPLICANT	OTHER	ASSET TYPE	LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc.	MARKET VALUE	PLEDGED AS COLLATERAL FOR ANOTHER LOAN			
<input type="checkbox"/>	<input type="checkbox"/>	HOME*		\$	<input type="checkbox"/> YES	<input type="checkbox"/> NO		
<input type="checkbox"/>	<input type="checkbox"/>			\$	<input type="checkbox"/> YES	<input type="checkbox"/> NO		
<input type="checkbox"/>	<input type="checkbox"/>			\$	<input type="checkbox"/> YES	<input type="checkbox"/> NO		
*LIST EVERY LIEN AGAINST YOUR HOME -- This section must be completed for the property which will be given as security, if applicable. A lien is a legal claim filed against property as security for payment of a debt. Liens include mortgages, deeds of trust, land contracts, judgments and past due taxes.								
FIRST MORTGAGE HELD BY			OTHER LIENS (Describe)					
PRESENT BALANCE \$								
IS THE PROPERTY DESCRIBED IN THIS SECTION: YOUR PRINCIPAL DWELLING?			<input type="checkbox"/> YES <input type="checkbox"/> NO					
IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME?			<input type="checkbox"/> YES <input type="checkbox"/> NO					
LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION?			<input type="checkbox"/> YES <input type="checkbox"/> NO					
<b>DEBTS</b>		In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.						
APPLICANT	OTHER	DEBT TYPE	CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	PAST DUE
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE (incl. Tax & Ins.)			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$	\$	<input type="checkbox"/>
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED					<b>TOTALS</b>	\$	\$	\$
<b>FINANCIAL INFORMATION</b>		These questions apply to both Applicant and Other.			APPLICANT		OTHER	
IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET					YES	NO	YES	NO
DO YOU HAVE ANY OUTSTANDING JUDGMENTS?					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ARE YOU A PARTY IN A LAWSUIT?					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FOR WHOM (Name of Others Obligated on Loan):					TO WHOM (Name of Creditor):			
<b>SIGNATURES</b>								
You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information in this application. If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.								
Applicant's Signature					Other Signature			
Date					Date			
X (SEAL)					X (SEAL)			

CREDIT UNION INFORMATION

☐ LOAN OFFICER

ADVANCE APPROVED: ☐ YES ☐ NO ☐ COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED

☐ CREDIT COMMITTEE OR OTHER

OUTSIDE INFORMATION CONSIDERED: ☐ YES ☐ NO IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE

\$

APPROVED LIMIT

DEBT RATIO

REFERRED TO/REASON(S) FOR REFERRAL:

DESCRIBE COUNTER OFFER:

SPECIFIC REASON(S) FOR REJECTION:

SIGNATURES:

☐ LOAN OFFICER ☐ CREDIT COMMITTEE

SignatureDate

X

(SEAL)

SignatureDate

X

(SEAL)

SignatureDate

X

(SEAL)

SignatureDate

X

(SEAL)

☐ ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON

(DATE) BY

(INITIALS)

LOAN ORIGINATOR ORGANIZATION

NMLSR ID NUMBER

LOAN ORIGINATOR

NMLSR ID NUMBER