



ERIE COMMUNITY FEDERAL CREDIT UNION
 1109 E. STRUB RD.
 SANDUSKY, OH 44870

HOME EQUITY LOAN APPLICATION



Date	Account Number
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APPLICANT INFORMATION. Married Applicants may apply for an individual loan/separate account.

Type of Credit. Check the type of credit for which you wish to apply.
 Individual credit -- If you are applying for individual credit, complete the Applicant section.
 Joint credit -- If you are applying for joint credit with your spouse or another person, complete the Applicant section and the Spouse/Co-Applicant section.

You must initial here if you intend to apply for Joint Credit: Applicant: **X** Co-Applicant: **X**

Spouse Information. You must also complete the Spouse section if any of the following apply: (1) your spouse will use your account; (2) you are relying on your spouse's income as a source of repayment; (3) you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI or Puerto Rico); or (4) you are an Alaska resident and are currently subject to a community property agreement or community property trust.

Type of Credit Applied For:
 Open End Home Equity Line of Credit Closed End Home Equity 2nd Mortgage Property Type: Single Family Home Condominium Townhouse Other _____
 Amt Requested \$ _____ Purpose: _____ Term (CE Only): _____ Approximate Value of Home: _____
 Property Address: _____
 Payment Method: Cash Military Allotment Payroll Deduction Automatic Payment (ACH)

Optional Payment Protection -- If you answer "yes" the Credit Union will disclose the cost of optional payment protection to you. A separate election that discloses the terms and conditions must be signed for protection to become effective. **Are you interested in having this loan protected?** Yes No

<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-SIGNER				<input type="checkbox"/> SPOUSE <input type="checkbox"/> CO-APPLICANT			
Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)				Complete only if: (a) credit will be secured by collateral; or (b) you live in a community property state; or (c) you are an Alaska resident subject to a community property agreement or community property trust: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)			
APPLICANT NAME				SPOUSE/CO-APPLICANT NAME			
SOCIAL SECURITY NO.		DRIVER'S LICENSE NO. & STATE		SOCIAL SECURITY NO.		DRIVER'S LICENSE NO. & STATE	
HOME PHONE NO.		CELL PHONE*		HOME PHONE NO.		CELL PHONE*	
MOTHER'S MAIDEN NAME		E-MAIL ADDRESS		MOTHER'S MAIDEN NAME		RELATIONSHIP TO APPLICANT	
CURRENT STREET ADDRESS		APT. NO.		CURRENT STREET ADDRESS		APT. NO.	
CITY/STATE/ZIP				CITY/STATE/ZIP			
FORMER ADDRESS (if current less than 2 years)				FORMER ADDRESS(if current less than 2 years)			
PERSONAL REFERENCE 1 (Name and Address)				PERSONAL REFERENCE 1 (Name and Address)			
RELATIONSHIP				RELATIONSHIP			
PHONE NO.				PHONE NO.			

EMPLOYMENT & INCOME If you are self-employed, attach a financial statement and your most recent income tax return.

CURRENT EMPLOYER			HIRE DATE			CURRENT EMPLOYER			HIRE DATE		
CURRENT ADDRESS						CURRENT ADDRESS					
WORK PHONE NO.		POSITION		MONTHLY GROSS INCOME		WORK PHONE NO.		POSITION		MONTHLY GROSS INCOME	
				\$						\$	
FORMER EMPLOYER (if current less than 2 years)						FORMER EMPLOYER (if current less than 2 years)					

OTHER INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

SOURCE OF OTHER INCOME		FREQUENCY		MONTHLY INCOME		SOURCE OF OTHER INCOME		FREQUENCY		MONTHLY INCOME	
				\$						\$	

ASSETS & DEPOSITS Please check the appropriate box below. INDICATE: **A** - Applicant **OR** **C** - Spouse/Co-Applicant

CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE	CHECK ONE			FINANCIAL INSTITUTION NAME	CURRENT BALANCE
A	C	TYPE			A	C	TYPE		
				\$				\$	
				\$				\$	
AUTO #1 MAKE		MODEL	YEAR	VALUE	AUTO #2 MAKE		MODEL	YEAR	VALUE
				\$					\$
REAL ESTATE TYPE				VALUE	OTHER ASSETS				VALUE
				\$					\$

HOME EQUITY INFORMATION - List any liens against your house. A lien is a legal claim filed against property as security for payment of a debt.

FIRST MORTGAGE HELD BY		PRESENT BALANCE		MONTHLY PAYMENT	
				\$	
OTHER LIENS (DESCRIBE)					

IS THE PROPERTY DESCRIBED IN THIS SECTION YOUR PRINCIPAL DWELLING? Yes No IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? Yes No

