

Home Equity Loan Application

Date Received: _____

Loan Request: Primary Residence Lot Investment Property Other _____

Amount: \$ _____ Term/Rate: _____ Purpose: _____

Collateral Address: _____

Completion Instructions for Applicant – Complete the section below for the first Applicant. If the Applicant is married, he or she may apply for individual credit.

Name (Applicant) Social Security # Date of Birth Phone Email

Home Address

Employer (Applicant) Phone Position Start Date Salary

Completion Instructions for Co-Applicant – Complete the section below only if applying for joint credit or for individual credit relying on income or assets from other sources of another person as the basis for repayment of the credit requested.

Name (Co-Applicant) Social Security # Date of Birth Phone Email

Home Address

Employer (Co-Applicant) Phone Position Start Date Salary

Other Income:

Applicant Co-Applicant

Employer Phone Position Start Date Salary

Applicant Co-Applicant

Employer Phone Position Start Date Salary

Questions

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.

	Applicant	Co-Applicant	If yes; provide details
Do you have any previous Bankruptcies, Judgments or Foreclosures?	Y / N	Y / N	_____
Are you paying Child Support or Alimony?	Y / N	Y / N	_____
Is any of your down payment being borrowed or gifted?	Y / N	Y / N	_____
Will you be using this home as your primary residence?	Y / N	Y / N	_____

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Real Estate Owned:

_____	_____	_____	_____
Address	Value	Loan 1 Balance	Loan 2 Balance
_____	_____	_____	_____
Address	Value	Loan 1 Balance	Loan 2 Balance

Assets:

Primary Bank: _____

App	Co-App	Joint	Type of Asset	Balance
			Checking	
			Savings	
			Retirement Funds	
			Retirement Funds	
			Other Cash	
			Other Cash	
			Investment Accounts	
			Investment Accounts	

I (we) certify the information provided in this application is true and correct. I (we) hereby authorize Embassy Bank for the Lehigh Valley to investigate my application, to check my credit, to make third party inquiries and to verify my identification.

Are you a U.S. Citizen? Applicant: Yes No Co-Applicant: Yes No

Are you a permanent resident alien? Applicant: Yes No Co-Applicant: Yes No

We Intend to Apply for Joint Credit. Applicant Initials: _____ Co-Applicant Initials: _____

Applicant's Signature

Date

Co-Applicant's Signature

Date

Marital Status: (Do not complete if this is an application for individual unsecured credit.)

Applicant: Married Separated Unmarried (including single, divorced, and widowed)

Co-Applicant: Married Separated Unmarried (including single, divorced, and widowed)

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

FOR MORTGAGE AND HOME EQUITY FIXED RATE LOANS: Complete only if the loan is for the purpose of purchasing, improving, or refinancing a 1-4 family dwelling.

FOR HOME EQUITY LINES OF CREDIT: Complete only if the line of credit will be used to purchase or refinance the applicants primary residence.

Applicant: I do not wish to furnish this information (Initials) _____

Ethnicity: Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White

Sex: Female Male

Co-Applicant: I do not wish to furnish this information (Initials) _____

Ethnicity: Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White

Sex: Female Male

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For Lender Use Only

Mortgage Loan Originator Name:	Mortgage Loan Origination Company: Embassy Bank for the Lehigh Valley
Mortgage Loan Originator Unique Identifier:	Mortgage Loan Origination Company Identifier: 769765
This application was taken by:	
<input type="checkbox"/> Face to Face Interview	_____
<input type="checkbox"/> Mail	Interviewer
<input type="checkbox"/> Telephone	_____
<input type="checkbox"/> Internet	_____
	Interviewer's Phone Number
	Name and Address of Interviewer's Employer