

# Home Purchase 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.**

	<b>Applicant</b>	<b>Co-Applicant</b>	<b>If yes; provide details</b>
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: <b>Embassy Bank for the Lehigh Valley</b>
Mortgage Loan Originator Unique Identifier:	Mortgage Loan Origination Company Identifier: <b>769765</b>
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