



22777 Main Street  
Hayward CA 94541  
(510) 881-8866

# HOME EQUITY CREDIT APPLICATION

Credit Union use only  
Member Number

Loan Number

## PROPERTY SECURING YOUR LOAN

Married applicants can apply for individual credit. Indicate if you would like:

Individual Credit

Joint Credit with Your Spouse/Co-Applicant

Property Street Address	City	County	State	Zip
Property Type: Single Family Home	Do you occupy this home as your Primary Residence		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Type of Credit Applied For:			Purpose	
<input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/> VISA Equity Line of Credit <input type="checkbox"/> Fixed Rate Closed-End Home Equity Loan				
Amount Requested	Term (Fixed Rate Closed-End only)	Present Market Value		

## APPLICANT

FULL NAME (FIRST, MI, LAST, SUFFIX)			
SOCIAL SECURITY NUMBER		BIRTH DATE	
CURRENT STREET ADDRESS	APT. NUMBER	SINCE	
CITY	STATE	ZIP	
COUNTY			
HOME TELEPHONE	DRIVER LICENSE NUMBER/STATE		
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	

## CO-APPLICANT

FULL NAME (FIRST, MI, LAST, SUFFIX)			
SOCIAL SECURITY NUMBER		BIRTH DATE	
CURRENT STREET ADDRESS	APT. NUMBER	SINCE	
CITY	STATE	ZIP	
COUNTY			
HOME TELEPHONE	DRIVER LICENSE NUMBER/STATE		
NAME, ADDRESS AND TELEPHONE OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	

## EMPLOYMENT AND INCOME

If self employed, check here  and attach two years federal income tax returns (Include all schedules).

CURRENT EMPLOYER	SINCE	
ADDRESS	WORK TELEPHONE	
YEARS IN CURRENT PROFESSION	CURRENT TITLE	MO. GROSS INCOME \$

CURRENT EMPLOYER	SINCE	
ADDRESS	WORK TELEPHONE	
YEARS IN CURRENT PROFESSION	CURRENT TITLE	MO. GROSS INCOME \$

## OTHER INCOME

You need not list income from alimony, child support or separate maintenance payments unless you want it considered in evaluating this credit application.

SOURCE OF OTHER INCOME	MONTHLY AMOUNT \$
NAME AND ADDRESS OF PAYER	NO. OF YEARS RECEIVED

SOURCE OF OTHER INCOME	MONTHLY AMOUNT \$
NAME AND ADDRESS OF PAYER	NO. OF YEARS RECEIVED

## ASSETS AND DEPOSITS

Attach a separate sheet if necessary.

TYPE	BANK (OR OTHER) NAME AND ADDRESS	ACCOUNT NUMBER	APPROX. BALANCE
Checking			
Savings			
Other			
CAR 1 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	
CAR 2 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	

TYPE	BANK (OR OTHER) NAME AND ADDRESS	ACCOUNT NUMBER	APPROX. BALANCE
Checking			
Savings			
Other			
CAR 1 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	
CAR 2 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	

**CREDIT INFORMATION** Please list all open Accounts with or without a balance. Attach a separate sheet if necessary.

A = Applicant

C = Co-Applicant

D = Debts to be paid off if loan is granted.

PLEASE CHECK			OBLIGATIONS	LENDERS (OR OTHER) LIST ALL OBLIGATIONS INCLUDING BAY CITIES CREDIT UNION LOANS	BALANCE	MONTHLY PAYMENT
A	C	D				
			MORTGAGE			
			HOME EQUITY			
			AUTO			
			AUTO			
			ALIMONY/CHILD SUPPORT			
			OTHER			

**Please answer the following questions.**  
If a yes answer is given, explain on attached sheet.  
Please Check: A = Applicant C = Co-Applicant

	A		C		TOTALS	\$	\$
	Yes	No	Yes	No			
1. Have you filed a petition for bankruptcy in the last 10 years?					Please Check: A = Applicant/Co-Signer C = Co-Applicant		
2. Have you ever had any auto, furniture or property repossessed?							
3. Are you a co-maker or co-signer on any loan? For Whom _____ Where _____							
4. Have you ever had credit in any other name? What Name _____							
5. Have you any suits pending, judgments filed, alimony or support awards against you?							
6. Have you any obligations not listed?							
7. Do you have any past due bills?							
8. Is any income you have listed likely to reduce in the next two years?							
9. Indicate immigration status: Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____ Co-Applicant <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____							

**OPTIONAL CREDIT INSURANCE** An appropriate application/disclosure will be furnished at the time your credit is approved.

PLEASE CHECK ONE OR MORE OF THE BOXES BELOW.

You are interested in Credit Life Insurance - Single Coverage  Joint Coverage  You are interested in Credit Disability Insurance - Single Coverage   
You are not interested in Credit Insurance

SIGNATURE OF APPLICANT **X** \_\_\_\_\_ DATE \_\_\_\_\_

**SIGNATURES**

The undersigned applies for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. You authorize us, our employees and agents to investigate and verify any information provided by you to us. The original or a copy of this application will be retained by us, even if the loan is not granted. You warrant that you intend to occupy the property as your primary residence. You authorize us to accept your facsimile signatures on this application and agree that your facsimile signature will have the same legal force and effect as your original signature. You assume any risk that may be associated with permitting us to accept your facsimile signature. You fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

You hereby acknowledge Your intent to apply for joint credit \_\_\_\_\_  
Applicant's Initials Co-Applicant's Initials

**X** \_\_\_\_\_ DATE \_\_\_\_\_ **X** \_\_\_\_\_ DATE \_\_\_\_\_  
Applicant's Signature Co-Applicant's Signature

**LOAN ORIGINATOR NMLSR ID NUMBER INFORMATION**

<b>Individual Loan Originator's Name</b>	<b>Nationwide Mortgage Licensing System And Registry (NMLSR) Identification (ID) Number</b>
<b>Loan Originator Organization's Name</b>	<b>Nationwide Mortgage Licensing System And Registry (NMLSR) Identification (ID) Number</b>
Bay Cities Credit Union	1112844

## INFORMATION FOR GOVERNMENT MONITORING PURPOSES

**NOTICE: Complete only if this is a Home Improvement Loan, or if You are applying to purchase or refinance a dwelling.**

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. The law provides that a lender may discriminate neither on the basis of this information nor on whether you choose to furnish it. If you furnish the information please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below.

Applicant:  You do not wish to furnish this information  
Ethnicity:  Hispanic or Latino  Not Hispanic or Latino  
Race:  American Indian or Alaska Native  Asian  
 Black or African American  White  
 Native Hawaiian or Other Pacific Islander  
Sex:  Female  Male

Co-Applicant:  You do not wish to furnish this information  
Ethnicity:  Hispanic or Latino  Not Hispanic or Latino  
Race:  American Indian or Alaska Native  Asian  
 Black or African American  White  
 Native Hawaiian or Other Pacific Islander  
Sex:  Female  Male