



OMNI Community Credit Union  
 P.O. Box 1537  
 Battle Creek, MI 49016  
 (269) 441-1400 ▲ (866) OMNI-WOW

# HOME EQUITY CREDIT APPLICATION

## PROPERTY SECURING YOUR LOAN

Account Number		Loan Number			
Property Street Address		City	County	State	Zip
Property Type: <input type="checkbox"/> Single Family Home <input type="checkbox"/> Condominium <input type="checkbox"/> Townhouse <input type="checkbox"/> Other _____					
Type of Credit Applied For <input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/> Home Equity Loan					
Amount Requested \$		Term	Purpose		
Present Market Value		Manner In Which Title Will Be Held			

## APPLICANT

FIRST NAME	INITIAL	LAST NAME		SR.,JR.,I,II.
SOCIAL SECURITY NUMBER			BIRTH DATE	
CURRENT STREET ADDRESS		APT. NUMBER	SINCE (Mo. Yr.)	
CITY		STATE	ZIP	
COUNTY	EMAIL ADDRESS	NO. OF DEP.	AGES OF DEPENDENTS	
FORMER ADDRESS (COMPLETE IF CURRENT ADDRESS IS LESS THAN 3 YEARS)			NUMBER OF YEARS	
HOME TELEPHONE		CELL TELEPHONE		

## CO-APPLICANT

FIRST NAME	INITIAL	LAST NAME		SR.,JR.,I,II.
SOCIAL SECURITY NUMBER			BIRTH DATE	
CURRENT STREET ADDRESS		APT. NUMBER	SINCE (Mo. Yr.)	
CITY		STATE	ZIP	
COUNTY	EMAIL ADDRESS	NO. OF DEP.	AGES OF DEPENDENTS	
FORMER ADDRESS (COMPLETE IF CURRENT ADDRESS IS LESS THAN 3 YEARS)			NUMBER OF YEARS	
HOME TELEPHONE		CELL TELEPHONE		

## EMPLOYMENT AND INCOME

If self-employed check here  and attach 2 years federal income tax returns (include all schedules).

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		YEARS THERE
ADDRESS		
WORK TELEPHONE	POSITION	MO. GROSS INCOME \$
FORMER EMPLOYER (if current is less than 3 years)	POSITION	YEARS THERE

CURRENT EMPLOYER (INCLUDE EMPLOYEE I.D. IF APPLICABLE)		YEARS THERE
ADDRESS		
WORK TELEPHONE	POSITION	MO. GROSS INCOME \$
FORMER EMPLOYER (if current is less than 3 years)	POSITION	YEARS THERE

## 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

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

## ASSETS AND DEPOSITS

Attach a separate sheet if necessary.

TYPE	BANK (OR OTHER) NAME, ADDRESS	ACCOUNT NUMBER	APPROX. BALANCE
Checking			
Savings			
Other			
Other			
CAR 1 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	
CAR 2 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	
HOMEOWNERS: PLEASE INDICATE NAME(S) ON DEED		PURCHASE PRICE \$	APPROXIMATE VALUE \$

TYPE	BANK (OR OTHER) NAME, ADDRESS	ACCOUNT NUMBER	APPROX. BALANCE
Checking			
Savings			
Other			
Other			
CAR 1 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	
CAR 2 - YR. - MAKE - MODEL		APPROXIMATE VALUE \$	
HOMEOWNERS: PLEASE INDICATE NAME(S) ON DEED		PURCHASE PRICE \$	APPROXIMATE VALUE \$

**CREDIT INFORMATION** Please list all open Accounts with or without a balance. Attach 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) NAME, ADDRESS LIST ALL OBLIGATIONS INCLUDING CREDIT UNION LOANS	ACCOUNT NUMBER	ORIGINAL AMOUNT	BALANCE	MONTHLY PAYMENT
A	C	D						
<b>Please answer the following questions.</b> If a yes answer is given, explain on attached sheet. Please Check: A=Applicant C=Co-Applicant				YES   NO	YES   NO	<b>TOTALS</b> \$   \$   \$		YES   NO   YES   NO
1. Have You filed a petition for bankruptcy in the last 10 years?						6. Have You any obligations not listed?		
2. Have You ever had any auto, furniture or property repossessed?						7. Do You have any past due bills?		
3. Are You a co-maker or co-signer on any loan? For Whom _____ Where _____						8. Is any income You have listed likely to reduce in the next 2 years?		
4. Have You ever had credit in any other name? What Name _____						9. Is the property securing this loan You are applying for currently for sale?		
5. Have You any suits pending, judgments filed, alimony or support Awards against You?						10. Indicate immigration status: <b>Applicant</b> <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____ <b>Co-Applicant</b> <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Other _____		

**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. You may select one or more designations for "Race". 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. 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: <input type="checkbox"/> You do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Co-Applicant: <input type="checkbox"/> You do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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**Optional Credit Insurance** An appropriate application/disclosure will be furnished at the time Your credit is approved.

Credit Life and/or Credit Disability Insurance is not required to obtain credit under this plan and will be included only if requested immediately below by the APPLICANT.  
 PLEASE CHECK ONE OR MORE OF THE BOXES BELOW.

You are interested in Credit Disability Insurance - single coverage  joint coverage  You are interested in Credit Life Insurance - single coverage  joint 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. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the Lender, even if the loan is not granted. You warrant that You  intend  do not 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

Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

## HOME EQUITY LOAN INFORMATION

### PROVIDE COPIES OF REQUIRED DOCUMENTS

#### FOR CREDIT UNION RETENTION

1. Manufactured      Modular      Mobile      N/A
2. Married      Single      Separated
3. Completed application with checklist
4. Signed Appraisal Requirements form
5. Deed or title insurance policy (property description)
6. If applicable, **most current** mortgage statement or land contract agreement
7. **Most current** property tax receipt or SEV and property tax number
8. **Most current** copy of home owner insurance policy
9. W - 2's for \_\_\_\_\_ and \_\_\_\_\_
10. Pay stubs for the last 30 days
11. Copy of trust papers, if applicable
12. Other document may be required

**\*\* All required documents must be submitted at time of application \*\***

#### FEES

1. Title Insurance \$ \_\_\_\_\_
2. Mortgage filing fee \$ \_\_\_\_\_
3. Credit report fee \$ \_\_\_\_\_
4. Flood determination fee \$ \_\_\_\_\_
5. Appraisal fee \$ \_\_\_\_\_ Inspection fee \$ \_\_\_\_\_
6. Appraisal fee paid from account number \_\_\_\_\_      Checking      Savings

#### TERMS

- |   |  |
|---|--|
| 1. Loan amount requested \$ _____                 | 1. Estimated value of home \$ _____  |
| 2. 1 <sup>st</sup> Lien      2 <sup>nd</sup> Lien | 2. 70% Finance      80% Finance  |
| 3. Fixed      HELOC                               | 90% Finance      100% Finance  |
| 4. Months _____                                   | 3. Life or disability insurance offered on 120 month or less loans.      Yes      No |

#### CREDITOR / CHECK AMOUNT (estimated)

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____