

Home Equity Line of Credit Application

4801 Kennedy Avenue ♦ Cincinnati, OH 45209
513-333-3800 ♦ www.cinfed.com



Important: Select one of the boxes below prior to completing the application.

| | | |
|---|--|---|
| <input type="checkbox"/> I am applying for individual credit in my own name and relying on my own income or assets and not the income or assets of another person as the basis for repayment of the credit. | <input type="checkbox"/> This is an application for joint credit with another person. We intend to apply for joint credit. <i>Please initial below.</i> <div style="display: flex; justify-content: space-around;"> _____ _____ </div> <div style="display: flex; justify-content: space-around;"> Primary Applicant Co-Borrower </div> | <input type="checkbox"/> I am applying for individual credit in my own name and I am relying on income from alimony, child support or separate maintenance or on the income or assets of another person as the basis for repayment of the credit. |
|---|--|---|

Purpose of Loan:

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|---|--|
| <input type="checkbox"/> Debt Consolidation | <input type="checkbox"/> Home Improvement |
| <input type="checkbox"/> Mortgage Refinance | <input type="checkbox"/> Other <i>Please specify</i> _____ |

Cinfed Account Number: _____ Amount Requested: _____

| | | |
|------------------|----------------------|-----------------|
| APPLICANT NAME: | | BIRTHDATE: |
| SSN: | EMAIL ADDRESS: | |
| ADDRESS: | | # IN HOUSEHOLD: |
| CITY, STATE ZIP | | HOME PHONE # |
| EMPLOYER: | | WORK OR CELL # |
| HOW LONG? Y M | ANNUAL SALARY: \$ | POSITION: |

| | | |
|------------------|----------------------|-----------------|
| APPLICANT NAME: | | BIRTHDATE: |
| SSN: | EMAIL ADDRESS: | |
| ADDRESS: | | # IN HOUSEHOLD: |
| CITY, STATE ZIP | | HOME PHONE # |
| EMPLOYER: | | WORK OR CELL # |
| HOW LONG? Y M | ANNUAL SALARY: \$ | POSITION: |

Alimony, child support, or separate maintenance income need not be disclosed if you do not wish to have it considered as basis for repayment of this debt.

| | | | |
|-----------------------------|----------------------------|------------------------|--|
| MORTGAGE INFORMATION | MONTHLY PAYMENT/RENT \$ | ESTIMATED VALUE: | MORTGAGE HOLDER: |
| BALANCE: \$ | MORTGAGE INTEREST RATE | DESCRIBE IMPROVEMENTS: | COSTS: <input type="checkbox"/> COMPLETED <input type="checkbox"/> TO BE MADE |

| | | |
|---|------------------------|-----------------|
| ASSET INFORMATION: | FINANCIAL INSTITUTION: | AMOUNT: |
| CASH \$ | FINANCIAL INSTITUTION: | AMOUNT: |
| STOCKS & BONDS Company Name /Number & Description: | LIFE INSURANCE: | NET CASH VALUE: |
| VESTED INTEREST IN RETIREMENT FUND: | AUTOMOBILES OWNED: | |
| OTHER ASSETS: | | |

DECLARATIONS:

| | | | |
|---|--|---|--|
| Are there any outstanding judgments against you? | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you presently delinquent or in default on any federal debit or other loans? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Have you declared bankruptcy in the past 7 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you obligated to pay alimony, child support or separate maintenance? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Have you had any property foreclosed upon or given title or deed in lieu in the past 7 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | Have you directly or indirectly been obligated on any loan which resulted in foreclosure? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Have you been a party to a lawsuit? | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you a co-maker or endorser on a note? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Have you had ownership interest in a property in the last three years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | Do you intend to occupy the property as your primary residence? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are you a US Citizen? | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you a permanent resident alien? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

GOVERNMENT MONITORING:

| | |
|--------------------------|---|
| PRIMARY APPLICANT | |
| ETHNICITY: | <input type="checkbox"/> HISPANIC OR LATINO <input type="checkbox"/> NOT HISPANIC OR LATINO |
| RACE: | <input type="checkbox"/> AMERICAN INDIAN OR NATIVE AMERICAN <input type="checkbox"/> NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER <input type="checkbox"/> ASIAN <input type="checkbox"/> WHITE <input type="checkbox"/> BLACK OR AFRICAN AMERICAN |
| SEX: | <input type="checkbox"/> FEMALE <input type="checkbox"/> MALE |
| CO- APPLICANT | |
| ETHNICITY: | <input type="checkbox"/> HISPANIC OR LATINO <input type="checkbox"/> NOT HISPANIC OR LATINO |
| RACE: | <input type="checkbox"/> AMERICAN INDIAN OR NATIVE AMERICAN <input type="checkbox"/> NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER <input type="checkbox"/> ASIAN <input type="checkbox"/> WHITE <input type="checkbox"/> BLACK OR AFRICAN AMERICAN |
| SEX: | <input type="checkbox"/> FEMALE <input type="checkbox"/> MALE |

I certify that the above information is true and complete. I authorize the investigation and verification of my credit, employment and income to determine my eligibility for credit. I UNDERSTAND THAT CINFED CREDIT UNION WILL BE TAKING A SECURITY INTEREST IN ANY AND ALL ACCOUNTS (EXCEPT INDIVIDUAL RETIREMENT ACCOUNTS) LISTED IN MY NAME(S), AND IN THE EVENT OF DEFAULT, I AUTHORIZE CINFED CREDIT UNION TO APPLY SAME ACCOUNTS TO PAYMENT OF SAID OBLIGATIONS.

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|------------------------------|-------------|---------------------------------|-------------|
| APPLICANT'S SIGNATURE: _____ | DATE: _____ | CO-APPLICANT'S SIGNATURE: _____ | DATE: _____ |
|------------------------------|-------------|---------------------------------|-------------|