

9212 River Rd. Marcy, NY 13403 Ph: 315-624-2950 Ph: 315-793-2214 www.mohawkvalleyfcu.org

Home Equity Application

					ity Application			
Check below to indicate the type of crec	dit for which you	are applying. Marrie	ed Applicants may apply	tor a separate account.				
Individual Credit: You must complete 1. you live in or the property pledged a 2. your spouse will use the account, or 3. you are relying on your spouse's in	s collateral is local	ted in a community p	property state (AK, AZ, CA, u are relving on income fro	m alimony, child support,				
complete the Other section to the example of the Other section of the example of the Other section of the Other section to the example of the Other section	viant naccinia ana	ut the herson on whi	ise payments you are retyr	iu.				
If this is an application for joint credit, Applic	cant and Co-Applica	ant each agree and a	cknowledge the intent to ap	ply for joint credit (sign belo	w):			
Applicant's Signature		Date	Co-Applicant's Signature	-200	Date			
*			V					
X		(Seal)	Χ		(Seal)			
Attiount Requestor 7	Purpose:			L.	-			
PAYMENT PROTECTION Are y If you answer "yes", the credit union will o	ou interested in ha	aving your loan prote		lo and does not affect your	loan approval. In order for			
your loan to be covered, you will need to s	sign a separate ap	plication that explain	s the terms and conditions.	and dood not allow you				
APPLICANT INFORMATION			OTHER U	CO-APPLICANT	SPOUSE			
NAME (Last - First - Initial)			NAME (Last - First - Initial)		a a			
DRIVER'S LICENSE NUMBER/STATE BIRTH DATE			DRIVER'S LICENSE NUMBER/S	TATE	BIRTH DATE			
ACCOUNT NUMBER SOCIA	AL SECURITY/TAX IDEN	NTIFICATION NUMBER	ACCOUNT NUMBER	SOCIAL SECURITY	TAX IDENTIFICATION NUMBER			
HOME PHONE CELL PHONE	BUSIN	ESS PHONE/EXT.	HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.			
EMAIL ADDRESS	die die		EMAIL ADDRESS					
PRESENT ADDRESS (Street - City - State - Zip)	OWN RENT L	ENGTH AT RESIDENCE	PRESENT ADDRESS (Street - C	ity - State - Zip) OWN	RENT LENGTH AT RESIDENCE			
PREVIOUS ADDRESS (Street - City - State - Zip)	OWN RENT L	ENGTH AT RESIDENCE	PREVIOUS ADDRESS (Street -		RENT LENGTH AT RESIDENCE			
COMPLETE FOR JOINT CREDIT, SECURED CR PROPERTY STATE:	REDIT OR IF YOU LI	IVE IN A COMMUNITY	COMPLETE FOR JOINT CRE PROPERTY STATE:		YOU LIVE IN A COMMUNITY			
MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)			MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed) LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT					
LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)			(Exclude Self)	NOT LISTED BY OTHER APPLICA	NI.			
EMPLOYMENT INFORMATION								
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMP					
YOUR TITLE/GRADE SUPERVISOR'S NAME			YOUR TITLE/GRADE SUPERVISOR'S NAME					
START DATE HOURS AT WORK IF	SELF EMPLOYED, TYP	PE OF BUSINESS	No. 10		PED, TYPE OF BUSINESS			
IF EMPLOYED IN CURRENT POSITION LESS EMPLOYER NAME AND ADDRESS	THAN TWO YEARS,	COMPLETE PREVIOUS	IF EMPLOYED IN CURREN EMPLOYER NAME AND ADDR	T POSITION LESS THAN TWO RESS	YEARS, COMPLETE PREVIOUS			
STARTING DATE ENDING DATE			STARTING DATE	ENDING D	ATE			
STARTING DATE ENDING DATE MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR. YES NO				TRANSFER EXPECTED DURING	NEXT YEAR YES NO			
WHERE	SEPARATIO		WHERE		EPARATION DATE			
INCOME INFORMATION					and not be revealed if you do no			
NOTICE: Alimony, child support, or separate main choose to have it considered.	ntenance income need n	ot be revealed if you do not	NOTICE: Alimony, child sur choose to have it	oport, or separate maintenance inco considered.	me need not be revealed if you do no			
	R	☐ NET ☐ GROSS	EMPLOYMENT INCOME \$	PER	□ NET □ GROSS			
OTHER INCOME \$ PER SOURCE		OTHER INCOME \$ SOURCE	PER					
OCCITOL								

NAME AND ADDRESS OF NEAREST	RELATIVE NOT LIVING WITH YOU	NAME AND ADD	RESS (OF NEAREST RELATIV	/E N	OT LIVING	WITH	/OU		
RELATIONSHIP	RELATIONSHIP				HOME P	HONE		9		
PROPERTY (Please inc	lude Principal Dwelling, Second Home, Vacatio	n, Investment,	, etc.)			Hit was	IOIVE			C Richard S
PROPERTY TYPE	LIST PROPERTIES THAT YOU OWN AND ADDRESS OF			MARKET VALUE	PL	EDGED A	S COLL	ATERAL	APPLICAN	T OTHER
			٠,	\$	-	FOR AND	THER	2000		OTHER
		***	_	\$	+ -] YES	╁┼	NO	╀┼	누븐
				\$	1 -		╁╬	NO	$\perp \perp$	누ᆜ
WHAT IS THE PROPERTY THAT WIL List every lien associated with this pro a debt.	L BE GIVEN AS SECURITY? perty below. A lien is a legal claim filed against property as secu	rity for payment of	IS A	ANYONE OTHER TH PERTY? YES \[NO	I L	YOUR S	POUSE	A PAF	T OWNER	OF THIS
FIRST MORTGAGE HELD BY OTHER LIENS (Liens include mortgage	PRESENT BALANCE \$ es, deeds of trust, land contracts, judgments and past due taxes):		INFO	HIS PROPERTY THE A DRMATION" SECTION? YES NO	APPL	ICANT'S A	ADDRES	SS LISTE	D IN THE "A	PPLICANT
ASSETS (Please include	PRESENT BALANCE \$ Auto, Boat, Stocks, Bonds, Cash, etc.)			TO STATE OF THE ST	1000	S IN COLUMN				
ASSET DESCRIPTION				ADVETUALUE						
ASSET DESCRIPTION	LIST LOCATION OF ASSET OR FINANCIAL INSTIT	TUTION		ARKET VALUE/ ESENT BALANCE	FC	LEDGED AS COLLATER, FOR ANOTHER LOAN			OWNE	OTHER
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DEBTS (Please include A	uto Loans, Credit Cards, Second Mortgages, Ho		\$	L L		YES	Ц і	40	Щ	
DEBT	CREDITOR NAME OTHER THAN THIS CREDIT LINION	0.0000000000000000000000000000000000000							OWNER	
RENT	(Attach additional sheet(s) if necessary)	INTEREST RA	ATE	PRESENT BALANC	E	MONTHLY	PAYMI	ENT	PPLICANT	OTHER
FIRST MORTGAGE (Incl. Tax & Ins.)			%	\$		\$			□.	
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CHECKED:	R CREDIT REFERENCES AND CREDIT HISTORY CAN BE	TOTAL	1945	\$	\$		*			
FINANCIAL INFORMAT	ION These questions apply to both Applica	ant and Other.	THE S	APPLICANT	UE.	0	THER	Arte (ta)	Contract of the	125-PASS
F A "YES" ANSWER IS GIVEN TO A Q	UESTION, EXPLAIN ON AN ATTACHED SHEET		20 12 7	YES NO						(15/FS)
DO YOU HAVE ANY OUTSTANDING JU	DGMENTS?					YES	NO			
HAVE YOU EVER FILED FOR BANKRUI	PTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDE	ER CHAPTER 13?								
ARE YOU A PARTY IN A LAWSUIT?	SED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN T	THE LAST SEVEN Y	/EARS	2 0 0						
	OR PERMANENT RECIDENT ALIGNO									
KE YOU OTHER THAN ATTRICTED	ON CENMANENT RESIDENT ALIEN?									- 1
S YOUR INCOME LIKELY TO DECLINE	IN THE NEXT TWO YEARS?		_	_ !!!!			1 🖳	-		. 1
S YOUR INCOME LIKELY TO DECLINE	IN THE NEXT TWO YEARS?							-		
ARE YOU OTHER THAN A U.S. CITIZEN S YOUR INCOME LIKELY TO DECLINE ARE YOU A CO-MAKER, CO-SIGNER O FOR WHOM (Name of Others Obligated o	IN THE NEXT TWO YEARS? R GUARANTOR ON ANY LOAN NOT LISTED ABOVE?	TO WHOM (Name of		_ 818				-		

STATE LAW NOTICES Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to Notice to Wisconsin Residents: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned. Signature For Wisconsin Residents Only Date (Seal) SIGNATURES By signing or otherwise authenticating below, you promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received and for other accounts, products, or services we may offer you or for which you may qualify. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit received and for other accounts, products, or services we may offer you or for which you may qualify. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information in this application. If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter. Other Signature Applicant's Signature Date Date

X	(Seal)	X				(Seal)
LOAN ORIGINATOR ORGANIZATION		NMLSR ID NUMBER	1000	-:		
LOAN ORIGINATOR		NMLSR ID NUMBER		_		
CREDIT UNION USE ONLY			2 30 30 10			
DATE: APPROVED	APPROVED LIMIT:		DEBT RATIO	/SCORE		
DECLINED (Adverse Action Notice Sent)			BEFORE	AFTER	¥	
LOAN OFFICER/CREDIT COMMITTEE COMMENTS:		- M. H.				
SIGNATURES: LOAN OFFICER CREDIT COMMITTEE						
Signature	Date	Signature			Date	
X	(Seal)	X				(Seal)