

HOME EQUITY LOAN APPLICATION REQUIREMENTS

Name _____ Account Number _____

In order to be considered for a loan, the following are needed:

1	Completed Application - see below
2	Signed Credit Report Inquiry Release
3	Copy of a valid U.S. Government issued photo ID (i.e. Driver's License or Passport, Green Card if non-citizen)
4	Fees: Application, Credit Report, Mortgage & Judgement Search, Appraisal, Title Ins and others may apply
5	Copies of last two years of signed Income Tax Returns (including all schedules, W-2's, & 1099's)
6	If self-employed, Copies of last three years of signed and complete Personal and Business Income Tax Returns (including all schedules, W-2's, & 1099's).
7	IRS FORM 4506-T: https://www.ukrfcu.com/wp-content/uploads/2018/04/4506T-Form-7.2017.pdf
8	Bank Statements for the last two months (Savings, Checking, CDs, Money Market, Stocks, Bonds, etc.)
9	Income: <ul style="list-style-type: none"> •W2 wage: three most recent paystubs •Social Security income: current Social Security statement •Retirement income: current statement of retirement pension •Rental income: current lease(s) and three month history of rental income deposits
10	Copy of Deed
11	Homeowner's Insurance
12	Flood Insurance, if applicable
13	Copy of paid Real Estate Taxes (statement and receipt)

Please be advised that all parties to be listed on the deed must be on the mortgage application and be present at settlement.

Signature _____ Date _____



**UKRAINIAN SELFRELIANCE
FEDERAL CREDIT UNION**
1729 Cottman Avenue
Philadelphia, PA 19111

Return completed application to credit union
An incomplete or unsigned application may delay processing

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:
1. You live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI).
2. Your spouse will use the account, or
3. You are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Account Number: _____		Amount Requested \$ _____	
Purpose/Collateral _____		Other: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse <input type="checkbox"/> Guarantor	
NAME (Last - First - Initial)	MOTHER'S MAIDEN NAME	NAME (Last - First - Initial)	MOTHER'S MAIDEN NAME
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	ACCOUNT NUMBER	SOCIAL SECURITY NUMBER
DRIVER'S LICENSE NUMBER / STATE	LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude self)	DRIVER'S LICENSE NUMBER / STATE	LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude self)
BIRTH DATE PHONE/EXT.	HOME PHONE BUSINESS	BIRTH DATE PHONE/EXT.	HOME PHONE BUSINESS PHONE/EXT.
E-MAIL ADDRESS		E-MAIL ADDRESS	
PRESENT ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	PRESENT ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
	YEARS AT THIS ADDRESS		YEARS AT THIS ADDRESS
PREVIOUS ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	PREVIOUS ADDRESS (Street - City - State - Zip)	<input type="checkbox"/> OWN <input type="checkbox"/> RENT
	YEARS AT THIS ADDRESS		YEARS AT THIS ADDRESS
COMPLETE FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:		COMPLETE FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:	
<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	
Employment/Income		Employment/Income	
NAME AND ADDRESS OF EMPLOYER		NAME AND ADDRESS OF EMPLOYE	

TITLE/GRADE	START DATE	HOURS AT WORK	TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS		SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	

NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED

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EMPLOYMENT INCOME \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS	OTHER INCOME \$ _____ PER _____ SOURCE
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EMPLOYMENT INCOME \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS	OTHER INCOME \$ _____ PER _____ SOURCE
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MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO
 WHERE _____ ENDING/SEPARATION DATE _____

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? YES NO
 WHERE _____ ENDING/SEPARATION DATE _____

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS
 STARTING DATE _____ ENDING DATE _____

PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS
 STARTING DATE _____ ENDING DATE _____

Applicant Reference
 NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU
 RELATIONSHIP _____ HOME PHONE _____

Other Reference
 NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU
 RELATIONSHIP _____ HOME PHONE _____

What You Owe	CREDITOR NAME OTHER THAN THIS CREDIT UNION (Attach additional sheet (s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					Applicant	Other
<input type="checkbox"/> RENT <input type="checkbox"/> FIRST MORTGAGE (INCLUDE TAX AND INS.)			\$	\$		
2nd MORTGAGE			\$	\$		
1st AUTO LOAN			\$	\$		
2nd AUTO LOAN			\$	\$		
CHILD-CARE			\$	\$		
CHILD SUPPORT			\$	\$		
CREDIT CARD			\$	\$		
CREDIT CARD			\$	\$		
OTHER			\$	\$		
OTHER			\$	\$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:		TOTALS	\$	\$		

What You Own	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEGGED AS COLLATERAL FOR ANOTHER LOAN			OWED BY	
			YES	NO	NO	Applicant	Other
HOME		\$	YES	NO			
AUTO		\$	YES	NO			
SAVINGS		\$	YES	NO			
CHECKING		\$	YES	NO			
OTHER (Describe)		\$	YES	NO			

Other Information About You
 IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET

	APPLICANT	OTHER	
	YES	NO	YES
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?			

Ukrainian Selfreliance Federal Credit Union

CREDIT REPORT INQUIRY RELEASE

I certify that all information given in this application and on any attachment, both written or printed is true and correct to the best of my knowledge, and represents my current financial conditions accurately, and that I have no other debts other than those stated. It is agreed that the application shall be the property of the credit union whether or not this loan is granted. If there are important changes, I will notify the credit union in writing immediately.

I understand that my false statements, or willful overvaluation of any land, property or security, for the purpose of influencing in any way the action of any Federal Credit Union upon any loan application, is a violation of Section 1014, Title 18, U.S. Code.

I authorize the credit union to gather whatever credit information that is considered necessary to appropriate.

In considering this application, the credit committee/loan officer may request, and use a report from outside credit report agencies. They may also ask a reporting agency or agencies for other such reports in connection with renewal or continuation of the credit for which I/we are applying.

I authorize the credit union to give information concerning its credit experience with myself to others.

If this application is signed by more than one person, the word "I" shall mean all those who sign the application.

x _____
Applicant's Signature Date

x _____
Spouse/Co-Applicant Signature Date

x _____
Witness