



**U. S. POSTAL SERVICE
FEDERAL CREDIT UNION**
7905 Malcolm Road, Suite 311
Clinton, MD 20735-1730
(301) 856-5000 1-800-877-7328

**HOME EQUITY AND
HOMEOWNER LOAN APPLICATION**

	DATE	APPLICANT ACCOUNT NO.	CO-APPLICANT ACCOUNT NO.
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Amount Requested: Home Equity Line of Credit \$ _____ Closed End 2nd Mortgage \$ _____ Term/Months _____

Purpose: _____ Approximate Value: _____

Property Type: Single Family Home Condominium Townhouse Other _____

Property Address: _____

MARRIED APPLICANTS may apply for a separate account. **Check the type of credit account for which you wish to apply.**

Individual Credit – You must complete the applicant section about yourself and the other section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.

Joint Credit – If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section.

_____ Initial here if you intend to apply for Joint Credit

APPLICANT

Complete for secured credit or if you live in a community property state.
 MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)

FIRST NAME		INITIAL	LAST NAME
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE		BIRTH DATE
HOME PHONE NO.	NO. OF DEP.	AGE OF DEPENDENTS OTHER	
MOTHER'S MAIDEN NAME		E-MAIL ADDRESS	
CURRENT STREET ADDRESS		APT. NO.	SINCE
CITY	STATE	ZIP CODE	
FORMER STREET ADDRESS		YEARS THERE	
CITY	STATE	ZIP CODE	
PERSONAL REFERENCE		RELATIONSHIP	

SPOUSE CO-APPLICANT CO-SIGNER

Complete for secured credit or if you live in a community property state.
 MARRIED SEPARATED UNMARRIED (Single, Divorced, Widowed)

FIRST NAME		INITIAL	LAST NAME
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO. & STATE		BIRTH DATE
HOME PHONE NO.	NO. OF DEP.	AGE OF DEPENDENTS OTHER	
RELATIONSHIP TO APPLICANT			
CURRENT STREET ADDRESS		APT. NO.	SINCE
CITY	STATE	ZIP CODE	
FORMER STREET ADDRESS		YEARS THERE	
CITY	STATE	ZIP CODE	
PERSONAL REFERENCE		RELATIONSHIP	

EMPLOYMENT & INCOME If you are self-employed, attach a financial statement and your most recent income tax return.

CURRENT EMPLOYER	HIRE DATE
WORK PHONE NO.	
POSITION	GROSS ANNUAL INCOME
	\$
FORMER EMPLOYER (if current less than 2 years)	

CURRENT EMPLOYER	HIRE DATE
WORK PHONE NO.	
POSITION	GROSS ANNUAL INCOME
	\$
FORMER EMPLOYER (if current less than 2 years)	

OTHER INCOME You need not list income from alimony, child support or separate maintenance unless you wish it considered for purposes of granting this credit.

SOURCE OF OTHER INCOME	FREQUENCY	GROSS ANNUAL INCOME
1.		\$
2.		\$

SOURCE OF OTHER INCOME	FREQUENCY	GROSS ANNUAL INCOME
1.		\$
2.		\$

CREDIT INFORMATION

PLEASE INDICATE: A - Applicant C - Co-Applicant	APPLICANT		CO-APPLICANT	
	YES	NO	YES	NO
1. Have you ever filed a petition for bankruptcy or had any property repossessed or foreclosed upon? Date: _____				
2. Is the property securing this loan you are applying for currently or previously listed for sale within the last 6 months?				
3. Do you have any other liabilities, including, contingent or unmatured liabilities, such as a co-borrower, co-signer, endorser, co-maker, surety, indemnitor on any, note, loan, lease, contract, agreement or on any obligation?				
4. Do you have any past due bills?				

PLEASE INDICATE: A - Applicant C - Co-Applicant	APPLICANT		CO-APPLICANT	
	YES	NO	YES	NO
5. Do you pay HOA/Condo Fees? Amount: _____				
6. Is income listed likely to be reduced in the next two years?				
7. Have you ever had credit in any other name? What Name? _____				
8. Have you any suits pending, judgments filed, alimony or child support awards against you?				
9. Are there any other Deeds of Trust, Judgment Liens or Encumbrances on the property to be secured by this loan?				

