

Second Mortgage or Home Improvement Loan Application

TYPE LOAN APPLIED FOR Conventional FHA VA Secured Unsecured Other

Address of Property to be Improved _____

Title in Name of _____

Yr. House Built No. of Rooms No. of Bedrooms No. of Baths Family Room or Den Yes No Sq. Ft. Garage/Carport (specify type & no.) Central Air Yes No

If this is a new residential structure, has it been completed and occupied for 90 days or longer? Yes No

IMPROVEMENTS PLANNED (COPIES OF ESTIMATE OR ITEMIZED COST BREAKDOWN MUST BE ATTACHED) **TYPE OF IMPROVEMENT**

Property Improvement
 Rehabilitation/Modernization
 Additions
 Energy Conservation
 Solar Installation

The Co-Borrower Section and all other Co-Borrower questions must be completed and the appropriate box(es) checked if another person will be jointly obligated with the Borrower on the loan, or the Borrower is relying on income from alimony, child support or separate maintenance or on the income of assets of another person as a basis for repayment of the loan, or the Borrower is married and resides, or the property is located, in a community property state.

BORROWER **CO-BORROWER**

Name _____ Age _____

Present Address (if different from above) No. of Yrs. _____ Own Rent

Street _____

City/State/Zip _____

Former Address (if less than 2 years at present address)

Street _____

City/State/Zip _____

Years at Former Address _____ Own Rent

Complete for Secured Loans Only Married Separated Unmarried (including single, divorced, widowed)

No. _____ Ages _____

Name and Address of Employer _____

Years Employed in This Line of Work or Profession _____ Years _____

Years on This Job _____ Self Employed*

Position/Title _____ Type of Business _____

Social Security Number** Home Phone _____ Business Phone _____

Name & Address of Nearest Relative Not Living With You _____ Relationship _____ Home Phone _____

GROSS MONTHLY INCOME **BANK**

Item	Borrower	Co-Borrower	Total
Empl. Income	\$ _____	\$ _____	\$ _____
Other (Before completing, see notice under Describe Other Income below)			
Total	\$ _____	\$ _____	\$ _____

Checking Yes No

Savings Yes No

DESCRIBE OTHER INCOME

NOTICE: Alimony, child support or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.

B-Borrower _____ Monthly Amount \$ _____

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING

B/C Previous Employer/School _____ City/State _____ Type of Business _____ Position/Title _____

Dates From/To _____ Monthly Income _____

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

If a "yes" answer is given to a question in this column, please explain on an attached sheet.

Borrower Yes or No Co-Borrower Yes or No

Are there any outstanding judgments against you? _____

Have you been declared bankrupt within the past 7 years? _____

Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? _____

Are you a party to a law suit? _____

Are you obligated to pay alimony, child support, or separate maintenance? _____

Are you a co-maker or endorser on a note? _____

Do you have any past due obligations owed to or insured by any agency of the federal government? ** _____

Are you a U.S. citizen? _____

If "no," are you a resident alien? _____

If "no," are you a non-resident alien? _____

*FHLMC/FNMA require business credit report, signed Federal Income Tax returns for last two years; and, if available, audited Profit and Loss Statement plus balance sheet for same period.

**Required only if FHA or VA home improvement loan.

***Optional for FHLMC

