

# HOME EQUITY LINE OF CREDIT

*The following information is required for all borrowers to process your loan request:*

## EMPLOYMENT AND INCOME VERIFICATION

- Copies of your most recent paystub(s) covering a 30 day period
- Copy of last two (2) year's W-2s for all borrowers whose income is used to qualify for the loan.
- If self employed (including rental income), provide copies of your signed federal income tax return for the previous two (2) years and a year-to-date profit-and-loss statement.
- If you choose to use your Social Security, disability, pension, or child support/alimony income, provide copies of award certificate, pension statement or support enforcement action.
- Copy of your drivers license or photo identification.

Please note – additional documentation may be required depending upon loan requested.



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## PLEASE CHECK THE TYPE OF CREDIT FOR WHICH YOU ARE APPLYING:

MARRIED BORROWERS may apply for a separate account.

**Individual Credit** – You must complete the borrower section about yourself and the co-borrower section about your spouse if: (1) You live in a community property state (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 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 also complete the co-borrower section. \_\_\_\_\_ Both borrowers initial here if you intend to apply for joint credit.

## CREDIT REQUESTED:

Amount of Credit Requested \$ \_\_\_\_\_ Interest Rate \_\_\_\_\_

Purpose of Loan \_\_\_\_\_

## COMPLETE THIS SECTION FOR A SECURED LOAN:

Property Address \_\_\_\_\_ Date Purchased \_\_\_\_\_

Purchase Price \$ \_\_\_\_\_ Estimated Present Value of Home \_\_\_\_\_

Name on Title \_\_\_\_\_

Legal Description \_\_\_\_\_

Year House Built \_\_\_\_\_ No. Rooms \_\_\_\_\_ No. Bedrooms \_\_\_\_\_ No. Baths \_\_\_\_\_ Family Room or Den  Yes  No

Gross Living Area (sq ft) \_\_\_\_\_ Garage / Carport (type & no.) \_\_\_\_\_ Central Air  Yes  No



## BORROWER INFORMATION:

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_

Other names under which credit reference may be verified \_\_\_\_\_

Phone (\_\_\_\_\_) \_\_\_\_\_ Email Address \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_ Years There \_\_\_\_\_

Own Home  Rent  Other \_\_\_\_\_

Mailing Address, if different from above \_\_\_\_\_

Previous Address \_\_\_\_\_ Years There \_\_\_\_\_  
(If less than two years at current address)

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Number of dependents (self & spouse excluded) \_\_\_\_\_

Marital Status (required if you reside in Washington State or any other community property state):  Married  Single  Divorced  Widowed

## BORROWER EMPLOYMENT:

Retired  Self Employed (please describe) \_\_\_\_\_

Name of Current Employer \_\_\_\_\_ Current Position Held \_\_\_\_\_

Current Employer's Address \_\_\_\_\_ Bus. Phone (\_\_\_\_) \_\_\_\_\_

Immediate Supervisor \_\_\_\_\_ Length of Current Employment \_\_\_\_ (yrs) \_\_\_\_ (mos)

Name of Previous Employer \_\_\_\_\_ Position Held \_\_\_\_\_ How Long? \_\_\_\_ (yrs) \_\_\_\_ (mos)

Previous Employer's Address \_\_\_\_\_ Bus. Phone (\_\_\_\_) \_\_\_\_\_

## BORROWER FINANCIAL INFORMATION:

Your Gross Monthly Income \$ \_\_\_\_\_ Other Monthly Income\* \$ \_\_\_\_\_

Source & address of other income \_\_\_\_\_

*\*You do not have to include alimony, child support, spouse's annual income, or other income unless you want us to consider it in connection with this application.*

**Please provide pay stub, tax return, or other for verification of income.**



## CO-BORROWER INFORMATION:

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_

Other names under which credit reference may be verified \_\_\_\_\_

Phone (\_\_\_\_\_) \_\_\_\_\_ Email Address \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_ Years There \_\_\_\_\_

Own Home  Rent  Other \_\_\_\_\_

Mailing Address, if different from above \_\_\_\_\_

Previous Address \_\_\_\_\_ Years There \_\_\_\_\_  
(If less than two years at current address)

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Number of dependents (self & spouse excluded) \_\_\_\_\_

Marital Status (required if you reside in Washington State or any other community property state):  Married  Single  Divorced  Widowed

## CO-BORROWER EMPLOYMENT:

Retired  Self Employed (please describe) \_\_\_\_\_

Name of Current Employer \_\_\_\_\_ Current Position Held \_\_\_\_\_

Current Employer's Address \_\_\_\_\_ Bus. Phone (\_\_\_\_) \_\_\_\_\_

Immediate Supervisor \_\_\_\_\_ Length of Current Employment \_\_\_\_ (yrs) \_\_\_\_ (mos)

Name of Previous Employer \_\_\_\_\_ Position Held \_\_\_\_\_ How Long? \_\_\_\_ (yrs) \_\_\_\_ (mos)

Previous Employer's Address \_\_\_\_\_ Bus. Phone (\_\_\_\_) \_\_\_\_\_

## CO-BORROWER FINANCIAL INFORMATION:

Your Gross Monthly Income \$ \_\_\_\_\_ Other Monthly Income\* \$ \_\_\_\_\_

Source & address of other income \_\_\_\_\_

*\*You do not have to include alimony, child support, spouse's annual income, or other income unless you want us to consider it in connection with this application.*

**Please provide pay stub, tax return, or other for verification of income.**



**PLEASE ANSWER THE FOLLOWING QUESTIONS:**

- |  | BORROWER   | CO-BORROWER  |
|--|--|--|
| 1. Are there any unsatisfied judgments against you?<br><br><div style="display: flex; justify-content: space-between; align-items: center; margin-left: 40px;"> <div style="text-align: center;">\$ _____<br/>AMOUNT OF JUDGMENT</div> <div style="text-align: center;">_____ <br/>TO WHOM OWED</div> </div>         | <input type="checkbox"/> Yes <input type="checkbox"/> No   | <input type="checkbox"/> Yes <input type="checkbox"/> No   |
| 2. Have you been declared bankrupt in the last 7 years?<br><br><div style="display: flex; justify-content: space-between; align-items: center; margin-left: 40px;"> <div style="text-align: center;">_____ <br/>BANKRUPTCY OCCURED IN WHAT STATE</div> <div style="text-align: center;">_____ <br/>YEAR</div> </div> | <input type="checkbox"/> Yes <input type="checkbox"/> No   | <input type="checkbox"/> Yes <input type="checkbox"/> No   |
| 3. Have you ever had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?  | <input type="checkbox"/> Yes <input type="checkbox"/> No   | <input type="checkbox"/> Yes <input type="checkbox"/> No   |
| 4. Are you a party to a lawsuit?   | <input type="checkbox"/> Yes <input type="checkbox"/> No   | <input type="checkbox"/> Yes <input type="checkbox"/> No   |
| 5. Are you obligated to pay alimony, child support, or separate maintenance income?  | <input type="checkbox"/> Yes <input type="checkbox"/> No   | <input type="checkbox"/> Yes <input type="checkbox"/> No   |
| 6. Are you a co-maker or endorser on a note?   | <input type="checkbox"/> Yes <input type="checkbox"/> No   | <input type="checkbox"/> Yes <input type="checkbox"/> No   |
| 7. Are you a U.S. citizen?<br>If "no" are you a resident alien?<br>If "no" are you a non-resident alien?   | <input type="checkbox"/> Yes <input type="checkbox"/> No<br><input type="checkbox"/> Yes <input type="checkbox"/> No<br><input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No<br><input type="checkbox"/> Yes <input type="checkbox"/> No<br><input type="checkbox"/> Yes <input type="checkbox"/> No |
| 8. Do you intend to occupy the property as your primary residence.   | <input type="checkbox"/> Yes <input type="checkbox"/> No   | <input type="checkbox"/> Yes <input type="checkbox"/> No   |
| 9. Do you intend to use part of all the proceeds of this line to purchase or refinance the purchase of your principal dwelling.  | <input type="checkbox"/> Yes <input type="checkbox"/> No   | <input type="checkbox"/> Yes <input type="checkbox"/> No   |



# PERSONAL STATEMENT

If you are married and live in Washington, please identify those assets and/or liabilities which are separate property of either of you by marking the columns denoted with a “\*”. Enter an “B” if property of Borrower; enter and “C” if property of Co-Borrower; if community property, leave column blank.

ASSETS (OWNED)		Total Owned
CASH IN BANKS	*	AMOUNT
CASH DEPOSITED IN		
1 BAKER BOYER BANK		\$
BRANCH	ACCOUNT NO.	
CASH DEPOSITED IN		
2		\$
CASH DEPOSITED IN		
3		\$
PRESENT HOME VALUE	*	VALUE
SOURCE OF VALUATION		\$
PURCHASE PRICE	YEAR PURCHASED	
\$		
OTHER REAL ESTATE	*	VALUE
DESCRIPTION—RENTAL, PROPERTY, COMMERCIAL, ETC.		
1		\$
2		\$
3		\$
AUTOMOBILES/RECREATION VEHICLES	*	VALUE
MAKE	MODEL	YEAR
1		\$
2		\$
3		\$
STOCKS & BONDS	*	VALUE
DESCRIPTION	LISTED?	
1		\$
2		\$
3		\$
OTHER ASSETS	*	VALUE
DESCRIPTION		
1		\$
2		\$
3		\$
4		\$
5		\$
6		\$

LIABILITIES (OWING)		Total Owing	
HOME MORTGAGE	*	BALANCE	Monthly Payment
MORTGAGE HELD WITH		\$	\$
OTHER REAL ESTATE MORTGAGE/CONTRACT	*	BALANCE	Monthly Payment
MORTGAGE/CONTRACT HELD WITH		\$	\$
RENT OR LEASE PAYMENT	*		Monthly Payment
NAME OF LANDLORD	PHONE NO.		\$
AUTOMOBILE LOANS	*	BALANCE	Monthly Payment
AUTOMOBILE LOAN HELD WITH			
1		\$	\$
2		\$	\$
BANK LOANS	*	BALANCE	Monthly Payment
NAME OF BANK AND BRANCH			
1 BAKER BOYER BANK		\$	\$
NAME OF BANK AND BRANCH	COLLATERAL		
2		\$	\$
3		\$	\$
FINANCE COMPANY/CREDIT UNION LOANS	*	BALANCE	Monthly Payment
NAME AND LOCATION			
1		\$	\$
2		\$	\$
SPOUSAL OR CHILD SUPPORT, ETC.	*		Monthly Payment
Total amount paid out for spousal or child support or separate maintenance.			\$
BANK CREDIT CARDS (EVEN IF NO BALANCE IS OWED)	*	BALANCE	Monthly Payment
TYPE OF CARD	ACCOUNT NO.		
1		\$	\$
2		\$	\$
3		\$	\$
OTHER LIABILITIES (includes contingent liabilities such as guarantor, endorser & cosigner credit cards even if no balance is owed)	*	BALANCE	Monthly Payment
NAME	ACCOUNT NO./BRANCH		
1		\$	\$
2		\$	\$
3		\$	\$
4		\$	\$
5		\$	\$



