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 Phone: 800-367-5026 Fax: 318-309-1899  
[www.cartercu.org](http://www.cartercu.org)

**LOAN APPLICATION - HOME EQUITY LINE OF CREDIT**

DATE	APPLICANT MEMBER NO.	CO-APPLICANT MEMBER NO.
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Line of Credit     Closed End     Request The Credit Union Advance Initial Fees And Cost

**Limit \$** \_\_\_\_\_ **Collateral Address** \_\_\_\_\_

MARRIED APPLICANTS may apply for a separate account. A Credit Union may only extend direct credit to a member. A Joint applicant for credit will be considered a guarantor or co-signer if such person is not a credit union member. **Check the type of credit account you wish to apply for.**

- Individual Credit** – You must complete the applicant section about yourself and the other section about your spouse if:
  - You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI) or your Spouse will use the account, or 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.
  - If you intend to apply for joint credit, you understand that the Credit Union may need to document any non-member as a guarantor/co-signer as explained above.

Applicant Signature **X** \_\_\_\_\_ Co-Applicant Signature **X** \_\_\_\_\_

Complete for secured credit of if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)				Complete for secured credit of if you live in a community property state <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, Widowed)			
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<b>APPLICANT</b>				<b>OTHER</b> <input type="checkbox"/> <b>JOINT APPLICANT</b> <input type="checkbox"/> <b>CO-SIGNER/GUARANTOR</b>			
NAME (FIRST, INITIAL, LAST)				NAME (FIRST, INITIAL, LAST)			
BIRTHDATE	SOCIAL SECURITY #	NO. OF DEP.	AGE OF DEPENDENTS	BIRTHDATE	SOCIAL SECURITY #	NO. OF DEP.	AGE OF DEPENDENTS
CURRENT STREET ADDRESS			SINCE	CURRENT STREET ADDRESS			SINCE
PROPERTY VALUE <input type="checkbox"/> OWN \$	HOME PHONE NO.	CELL PHONE NO.		PROPERTY VALUE <input type="checkbox"/> OWN \$	HOME PHONE NO.	CELL PHONE NO.	
FORMER STREET ADDRESS			YRS. THERE	FORMER STREET ADDRESS			YRS. THERE

**EMPLOYMENT AND INCOME** If self employed, attach financial statement and income tax return.

CURRENT EMPLOYER OR <input type="checkbox"/> SELF EMPLOYED		HIRE DATE	CURRENT EMPLOYER OR <input type="checkbox"/> SELF EMPLOYED		HIRE DATE
STREET ADDRESS		WORK PHONE NO.	STREET ADDRESS		WORK PHONE NO.
POSITION	MONTHLY INCOME <input type="checkbox"/> NET <input type="checkbox"/> GROSS	POSITION		MONTHLY INCOME <input type="checkbox"/> NET <input type="checkbox"/> GROSS	
SUPERVISOR NAME AND PHONE NO.			SUPERVISOR NAME AND PHONE NO.		
FORMER EMPLOYER- Name/Address/Phone		YRS.	FORMER EMPLOYER- Name/Address/Phone		YRS.

**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 1	PHONE NUMBER	MO. GROSS INCOME \$	SOURCE OF OTHER INCOME 1	PHONE NUMBER	MO. GROSS INCOME \$
SOURCE OF OTHER INCOME 2	PHONE NUMBER	MO. GROSS INCOME \$	SOURCE OF OTHER INCOME 2	PHONE NUMBER	MO. GROSS INCOME \$

**PERSONAL REFERENCE**    **A = Applicant**    **C = Co-Applicant**

NAME/ADDRESS/PHONE OF NEAREST RELATIVE NOT LIVING WITH YOU (INDICATE "A" OR "C")			RELATIONSHIP
A	C		

**ASSETS AND DEPOSITS** LIST ALL ASSETS - ATTACH SEPARATE SHEET IF NECESSARY    **A = Applicant**    **C = Co-Applicant**

CHECK A	C	TYPE	FINANCIAL INSTITUTION	APPROXIMATE BALANCE	CHECK A	C	TYPE	FINANCIAL INSTITUTION	APPROXIMATE BALANCE
		CHECKING		\$			MONEY MARKET		\$
		SAVINGS		\$			CD'S		\$
		IRA'S		\$			OTHERS		\$
CAR 1: YEAR/MAKE			VALUE	\$	CAR 2: YEAR/MAKE			VALUE	\$
REAL ESTATE			VALUE	\$	OTHER			VALUE	\$

You agree that everything stated in this application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about their credit history with you. You understand that any false or misleading statements in your application may cause any loan to be in default.

The USA Patriot Act requires that we obtain, verify, and record information that identifies each person who opens an account.

APPLICANT SIGNATURE _____	OTHER APPLICANT SIGNATURE _____
DATE _____ (Seal)	DATE _____ (Seal)

**CREDIT INFORMATION**

Please indicate appropriate box below with corresponding code. Be sure to list all open accounts with or without a balance. Attach separate sheet if necessary. A = Applicant C = Co-Applicant

CHECK A C	TYPE OF LOAN	LENDERS (OR OTHER OBLIGATIONS) NAME LIST ALL OTHER CREDIT UNIONS AND BANKS	ACCOUNT NUMBER	BALANCE	MONTHLY PAYMENTS
	<input type="checkbox"/> MORT <input type="checkbox"/> RENTAL				

**Please answer the following questions. If a yes answer is given, explain on attached sheet.**

Please indicate A = Applicant C = Co-Applicant		A		C		A		C	
		YES	NO	YES	NO	YES	NO	YES	NO
1. Have you ever filed a petition for bankruptcy? Date _____						5. Is any income you have listed likely to reduce in the next two years?			
2. Have you ever had any auto, furniture or property repossessed? Date _____						6. Have you ever had credit in any other name? What Name? _____			
3. Are you a co-maker or co-signer on any loan or lease? For Whom? _____ Where? _____						7. Have you any suits pending, judgments filed, alimony or support awards against you?			
4. Do you have any past due bills?						8. Do you pay alimony or child support?			

**HOME EQUITY INFORMATION**

SINGLE FAMILY	2-4 FAMILY	CONDOMINIUM	PUD	OTHER
YEAR BUILT	NUMBER OF ROOMS	NUMBER OF BEDROOMS	NUMBER OF BATHS	GARAGE/CARPORT
Liens: A lien is a legal claim filed against property as security for payment of a debt. Liens include mortgages, deeds to secure debt, land contracts, judgments and past due taxes. List every lien against your home. FIRST MORTGAGE HELD BY: _____ \$ _____ \$ _____ \$ _____ OTHER LIENS (DESCRIBE) _____ \$ _____ \$ _____			PRESENT BALANCE	ESTIMATE YOUR EQUITY
				CURRENT MARKET VALUE \$ _____
				SUBTRACT TOTAL VALUE OF LIENS - \$ _____
				EQUALS YOUR EQUITY= \$ _____
IS THE PROPERTY DESCRIBED IN THIS SECTION - YOUR PRINCIPAL DWELLING? <input type="checkbox"/> YES <input type="checkbox"/> NO - LISTED AS THE APPLICANT'S ADDRESS IN THE "ABOUT YOU" SECTION? <input type="checkbox"/> YES <input type="checkbox"/> NO		IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO		DO YOU PLAN TO LIVE IN THE SAME HOME FOR THE NEXT FIVE YEARS? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> UNDECIDED

**FOR CREDIT UNION USE ONLY**

LOAN OFFICER      ADVANCED APPROVED:  YES  NO  COUNTER OFFER WILL BE MADE. IF ACCEPTED, ADVANCE APPROVED.

OTHER      OUTSIDE INFORMATION CONSIDERED:  YES  NO IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE.

REFERRED TO/REASON(S) FOR REFERRAL: \_\_\_\_\_ APPROVED AMOUNT \$ \_\_\_\_\_ DEBT RATIO \_\_\_\_\_

DESCRIBE COUNTER OFFER: \_\_\_\_\_

SPECIFIC REASON(S) FOR REJECTION: \_\_\_\_\_

SIGNATURES

LOAN OFFICER: X \_\_\_\_\_ DATE \_\_\_\_\_ X \_\_\_\_\_ DATE \_\_\_\_\_

OTHER: X \_\_\_\_\_ DATE \_\_\_\_\_ X \_\_\_\_\_ DATE \_\_\_\_\_

ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON \_\_\_\_\_ (DATE) BY \_\_\_\_\_ (INITIALS)

Mortgage Loan Originator	Mortgage Loan Officer Name
NMLSR ID #:	NMLSR ID #:

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

#### Ethnicity

- Hispanic or Latino
- Mexican    Puerto Rican    Cuban
- Other Hispanic or Latino – *Print origin:* \_\_\_\_\_

*Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino
- I do not wish to provide this information

#### Sex

- Female
- Male
- I do not wish to provide this information

#### Race

- American Indian or Alaska Native – Print name of enrolled or principal tribe: \_\_\_\_\_
- Asian
- Asian Indian    Chinese    Filipino
- Japanese    Korean    Vietnamese
- Other Asian – Print race: \_\_\_\_\_  
*Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*
- Black or African American
- Native Hawaiian or Other Pacific Islander
- Native Hawaiian    Guamanian or Chamorro    Samoan
- Other Pacific Islander – Print race: \_\_\_\_\_  
*Examples: Fijian, Tongan, and so on.*
- White
- I do not wish to provide this information

#### To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?    NO    YES
- Was the sex of the Borrower collected on the basis of visual observation or surname?    NO    YES
- Was the race of the Borrower collected on the basis of visual observation or surname?    NO    YES

#### The Demographic Information was provided through:

- Face-to-Face interview (includes Electronic Media w/ Video Component)    Telephone Interview    Fax or Mail    Email or Internet

Borrower Name: \_\_\_\_\_

Uniform Residential Loan Application  
Freddie Mac Form 65 • Fannie Mae Form 1003  
Revised 09/2017

**Demographic Information of Additional Borrower**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

**Ethnicity**

- Hispanic or Latino
  - Mexican    Puerto Rican    Cuban
  - Other Hispanic or Latino – *Print origin:*

\_\_\_\_\_  
*Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino
- I do not wish to provide this information

**Sex**

- Female
- Male
- I do not wish to provide this information

**Race**

- American Indian or Alaska Native – Print name of enrolled or principal tribe: \_\_\_\_\_
- Asian
  - Asian Indian    Chinese    Filipino
  - Japanese    Korean    Vietnamese
  - Other Asian – Print race: \_\_\_\_\_  
*Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*
- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian    Guamanian or Chamorro    Samoan
  - Other Pacific Islander – Print race: \_\_\_\_\_  
*Examples: Fijian, Tongan, and so on.*
- White
- I do not wish to provide this information

**To Be Completed by Financial Institution (for application taken in person):**

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?       NO    YES
- Was the sex of the Borrower collected on the basis of visual observation or surname?       NO    YES
- Was the race of the Borrower collected on the basis of visual observation or surname?       NO    YES

**The Demographic Information was provided through:**

- Face-to-Face interview (*includes Electronic Media w/ Video Component*)    Telephone Interview    Fax or Mail    Email or Internet

**Borrower Name:** \_\_\_\_\_