



**WIT
Federal
Credit Union**
22 Fourth Street
Rochester, NY 14609

HOME EQUITY LINE OF CREDIT

Please supply a copy of:	<ul style="list-style-type: none"> • most recent pay stub(s). • current paid Town, County, School, Village Tax Bills • proof of homeowner's insurance (prior to closing)
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Loan Amount Requested	Loan Purpose
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BORROWER INFORMATION				CO-BORROWER INFORMATION			
Name (First, MI, Last)		Social Security #		Name (First, MI, Last)		Social Security #	
Street Address		Home Phone		Street Address		Home Phone	
City, State, Zip		Years there		City, State, Zip		Years there	
e-mail address				e-mail address			
Present Employer		Position		Present Employer		Position	
Monthly Income - present employer /month	Years There	Business Phone		Monthly Income - present employer /month	Years There	Business Phone	
Secondary Income /month	Source			Secondary Income /month	Source		
Previous Employer (if less than 2 years with present employer)		Years there		Previous Employer (if less than 2 years with present employer)		Years There	
Judgments: Do you have any outstanding judgments and/or are you a defendant in any legal action? <input type="checkbox"/> No <input type="checkbox"/> Yes (if so, explain)		Bankruptcy: Have you filed for bankruptcy in the last seven years? <input type="checkbox"/> No <input type="checkbox"/> Yes (if so, explain)		Judgments: Do you have any outstanding judgments and/or are you a defendant in any legal action? <input type="checkbox"/> No <input type="checkbox"/> Yes (if so, explain)		Bankruptcy: Have you filed for bankruptcy in the last seven years? <input type="checkbox"/> No <input type="checkbox"/> Yes (if so, explain)	
Are you presently liable for any alimony, child support or separate maintenance payments? If yes, what is the amount per month of those payments? Borrower: <input type="checkbox"/> No <input type="checkbox"/> Yes \$ _____ / month Co-Borrower: <input type="checkbox"/> No <input type="checkbox"/> Yes \$ _____ / month				Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. If Self-Employed, attach copies of most recent two years' signed tax returns. If using rental income, include copies of leases and most recent two years' signed returns (include Schedule E).			

HOME TO BE MORTGAGED		
Assessed Value of Home	Appraised Value of Home	The Home Equity Line of Credit for which you are applying is for: <input type="checkbox"/> the property noted as your address above. <input type="checkbox"/> a second property owned by you which is mortgage free and not for commercial use.
First Mortgage Balance	Second Mortgage Balance*	*If you are using your WIT Home Equity Line of Credit to pay off an existing Home Equity Loan or Line of Credit at another institution, or to pay off other loans, you will need to provide us with complete closeout instructions from the creditor prior to closing on your WIT Home Equity Line of Credit.

Comments:	Loan Officer <input type="checkbox"/> Approved <input type="checkbox"/> Rejected _____ Loan Officer Signature Date
I certify the statements contained herein are true and complete to the best of my knowledge. I understand the lender will retain this application whether approved or declined. The lender is authorized to check my credit and employment history and to ask questions from others about their credit experience with me. WIT Federal Credit Union may request a credit report in connection with this application for credit and any credit update, renewal or extension of credit. Upon request, WIT will tell me whether or not a consumer report was obtained and if such a report was obtained WIT will furnish me with the name and address of the consumer reporting agency furnishing the report. I understand that WIT's attorney and paralegals are prohibited by law from representing me. I, therefore, will retain my own attorney in this matter and if I do not do so, WIT shall be under no legal responsibility to me whatsoever.	
Borrower's Signature _____ Date _____	Co-Borrower's Signature _____ Date _____