



Fidelity Bank of Texas

# HOME EQUITY CREDIT APPLICATION

**IMPORTANT:** Read these directions before completing this Application. If you are applying for individual credit in your own name, are not married, and are not relying on alimony, child support, or separate maintenance payments or on the income or assets of another person as the basis for repayment of the credit requested, complete only sections A, D, and E.

**Amount Requested:** \_\_\_\_\_ **Purpose of Loan:** \_\_\_\_\_

### SECTION A---INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): \_\_\_\_\_ Birthdate: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Present Street Address: \_\_\_\_\_ Years There: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Telephone: \_\_\_\_\_

Social Security No.: \_\_\_\_\_ Driver's License No.: \_\_\_\_\_

Previous Street Address: \_\_\_\_\_ Years There: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Present Employer: \_\_\_\_\_ Years There: \_\_\_\_\_ Telephone: \_\_\_\_\_

Position or Title: \_\_\_\_\_ Name of Supervisor: \_\_\_\_\_

Employer's address: \_\_\_\_\_

Present net salary or commission: \$ \_\_\_\_\_ per \_\_\_\_\_ No. of Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

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. Alimony, child support, or separate maintenance income received under  court order  written agreement  oral understanding

Other Income: \$ \_\_\_\_\_ per \_\_\_\_\_ Source (s) of other income: \_\_\_\_\_

Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off? Yes  (Explain in detail on a separate sheet) No

Checking Account No.: \_\_\_\_\_ Institution and branch: \_\_\_\_\_

Savings Account No.: \_\_\_\_\_ Institution and branch: \_\_\_\_\_

### SECTION B---INFORMATION REGARDING SPOUSE, JOINT APPLICANT, USER, OR OTHER PARTY (Use separate sheets if necessary).

Full Name (Last, First, Middle): \_\_\_\_\_ Birthdate: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Present Street Address: \_\_\_\_\_ Years There: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Telephone: \_\_\_\_\_

Social Security No.: \_\_\_\_\_ Driver's License No.: \_\_\_\_\_

Previous Street Address: \_\_\_\_\_ Years There: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Present Employer: \_\_\_\_\_ Years There: \_\_\_\_\_ Telephone: \_\_\_\_\_

Position or Title: \_\_\_\_\_ Name of Supervisor: \_\_\_\_\_

Employer's address: \_\_\_\_\_

Present net salary or commission: \$ \_\_\_\_\_ per \_\_\_\_\_ No. of Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

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. Alimony, child support, or separate maintenance income received under  court order  written agreement  oral understanding

Other Income: \$ \_\_\_\_\_ per \_\_\_\_\_ Source (s) of other income: \_\_\_\_\_

Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off? Yes  (Explain in detail on a separate sheet) No

Checking Account No.: \_\_\_\_\_ Institution and branch: \_\_\_\_\_

Savings Account No.: \_\_\_\_\_ Institution and branch: \_\_\_\_\_

**SECTION C---MARITAL STATUS**

Applicant:  Married  Separated  Unmarried (including single, divorced, widowed)

Other Party:  Married  Separated  Unmarried (including single, divorced, widowed)

**SECTION D---DEBTS**

Monthly expenses include the following (as applicable):

Current Mortgage: \$ \_\_\_\_\_ Credit cards: \$ \_\_\_\_\_

Car payment: \$ \_\_\_\_\_ Other debt payments: \$ \_\_\_\_\_

**SECTION E---SECURITY**

Address of property: \_\_\_\_\_ Present market value: \_\_\_\_\_

Purpose of this loan: \_\_\_\_\_ Tax valuation: \_\_\_\_\_

Other loans on property within last 18 months:

| Lender | Amount | Purpose | Paid Off | Payoff Date |
|--------|--------|---------|----------|-------------|
| _____  | _____  | _____   | Yes/No   | _____       |
| _____  | _____  | _____   | Yes/No   | _____       |
| _____  | _____  | _____   | Yes/No   | _____       |

Name and addresses of all co-owners of the property:

| Name  | Address |
|-------|---------|
| _____ | _____   |

THERE ARE NO OTHER EQUITY LIENS ON THE PROPERTY

**Notice of Right to Appraisal Copy** -You have the right to a copy of the appraisal report used in connection with your application for credit. If you would like a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

**COMPLETE THIS SECTION ONLY IF THE PROCEEDS OF THE REQUESTED LOAN WILL BE USED FOR HOME PURCHASE, HOME IMPROVEMENT OR HOME REFINANCE**

**INFORMATION FOR GOVERNMENT MONITORING** - The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity and fair housing home mortgage disclosure laws. You are not required to furnish the information but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under federal regulations the lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check the box

**MAKER:**  I do not wish to furnish this information

**Ethnicity:**  Hispanic or Latino  Not Hispanic or Latino

**Race/National Origin:**  American Indian or Alaskan  Asian or Pacific Islander  Hispanic  
 African American  White  Other: \_\_\_\_\_

**Sex:**  Female  Male

**CO-MAKER:**  I do not wish to furnish this information

**Ethnicity:**  Hispanic or Latino  Not Hispanic or Latino

**Race/National Origin:**  American Indian or Alaskan  Asian or Pacific Islander  Hispanic  
 African American  White  Other: \_\_\_\_\_

**Sex:**  Female  Male

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

|                       |       |      |       |                                    |       |      |       |
|-----------------------|-------|------|-------|------------------------------------|-------|------|-------|
| Applicant's signature | _____ | Date | _____ | Other signature (where applicable) | _____ | Date | _____ |
|-----------------------|-------|------|-------|------------------------------------|-------|------|-------|