

HOME EQUITY LINE OF CREDIT APPLICATION

To apply for a Home Equity Line of Credit at OBA Bank, please complete the following application in its entirety. If you are applying for a joint credit line, you will need to complete the co-applicant information.

Where did you hear about the offer?

Purpose of HELOC

AMOUNT OF CREDIT LINE REQUESTED: \$ _____

APPLICANT INFORMATION				CO-APPLICANT INFORMATION			
Name				Name			
Social Security Number		Birth Date	No. of Dependents	Social Security Number		Birth Date	No. of Dependents
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Home Phone		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		Home Phone	
Address (street, city, state, zip)			How Long?	Address (street, city, state, zip)			How Long?
<input type="checkbox"/> Own <input type="checkbox"/> Rent		Previous Address (street, city, state, zip)		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Previous Address (street, city, state, zip)	
EMPLOYMENT INFORMATION							
Employer				Employer			
<input type="checkbox"/> Self-Employed				<input type="checkbox"/> Self-Employed			
Position		Years on Job	Business Phone	Position		Years on Job	Business Phone
Employer Address				Employer Address			
Previous Employer		Position	Years on Job	Previous Employer		Position	Years on Job
INCOME INFORMATION							
<i>(Other income — such as from alimony, child support or separate maintenance — does not have to be included if you do not want it to be considered for repaying this loan.)</i>							
Gross Monthly Employment Income*				Gross Monthly Employment Income*			
Monthly Overtime/Bonus/Commission Income				Monthly Overtime/Bonus/Commission Income			
Additional Monthly Income		Source		Additional Monthly Income		Source	
Additional Monthly Income		Source		Additional Monthly Income		Source	

*If you are self-employed, OBA Bank may require you to provide additional documentation such as tax returns and financial statements.

ASSET INFORMATION			
<i>(This section is for cash, stocks, bonds, cash value of life insurance, cars, etc... Please include real estate assets.)</i>			
Name & Address of Bank/S&L/Credit Union		Balance	Name & Address of Bank/S&L/Credit Union
		Account No.	Account No.
Name & Address of Bank/S&L/Credit Union		Balance	Name & Address of Bank/S&L/Credit Union
		Account No.	Account No.
Name & Address of Bank/S&L/Credit Union		Balance	Name & Address of Bank/S&L/Credit Union
		Account No.	Account No.
Stocks & Bonds (include Company Name/No.)		Value	Stocks & Bonds (include Company Name/No.)
Stocks & Bonds (include Company Name/No.)		Value	Stocks & Bonds (include Company Name/No.)
Life Insurance Net Cash Value		Retirement Vested Interest	Real Estate Owned
Real Estate Owned		Automobiles Owned	

LIABILITIES			
<i>(This section is for all outstanding debts, including credit cards, automobile loans, real estate loans, alimony, child support, etc...)</i>			
Name & Address of Company		Monthly Payment/Rate	Name & Address of Company
		Unpaid Balance	Unpaid Balance
Name & Address of Company		Monthly Payment/Rate	Name & Address of Company
		Unpaid Balance	Unpaid Balance
Name & Address of Company		Monthly Payment/Rate	Name & Address of Company
		Unpaid Balance	Unpaid Balance
Name & Address of Company		Monthly Payment/Rate	Alimony/Child Support/etc...
		Unpaid Balance	Monthly Payment/Rate

GENERAL INFORMATION: If you or the co-applicant answers "yes" to any of the following questions, please explain:

Have there been any lawsuits or judgements against you? Yes No If yes, how much? \$ _____

Have you declared bankruptcy or had a property foreclosed upon or given title or deed in lieu in the past 7 years? Yes No

Are you a guarantor or co-maker on a note, lease, or contract? Yes No

By signing below, you certify/agree that 1) the information in the application and on attachments is correct, 2) OBA Bank can verify the credit and employment information and it will retain the original copy of this application, even if the loan is not approved, 3) you will update the credit information if your financial condition changes.

Applicant _____ **Date** _____ **Applicant** _____ **Date** _____

Applicant _____ **Date** _____ **Applicant** _____ **Date** _____