



County Campus Branch:
 1220 County Center Dr. W.
 Waterford, MI 48328
 Phone (248)332-9171 Fax (248)332-1390

Clarkston Branch:
 6580 Dixie Highway
 Clarkston, MI 48346
 Phone (248)922-5608 Fax (248)620-3835

Waterford/White Lake Branch:
 1375 N. Oakland Blvd.
 Waterford, MI 48327
 Phone (248)886-0144 Fax (248)886-0164

Oxford Branch (Inside Meijer Store):
 900 N. Lapper Rd.
 Oxford, MI 48371
 Phone (248)628-2928 Fax (248)886-1256

Purpose of Loan: **Home Equity Loan**

Requested Amount: \$ _____

Individual Spouse Guarantor Co-Applicant

Member's Name	CU Acct. No.	Name	CU Acct. No.
Current Address	Years There?	Current Address	Years There?
City, State, Zip		City, State, Zip	
Home Phone ()	Social Security #	Home Phone ()	Social Security #
Driver's License Number	Birth Date	Driver's License Number	Birth Date
Employer's Name	Hire Date	Employer's Name	Hire Date
Work Phone ()	Position	Work Phone ()	Position
Gross Monthly Income (include copy of check stub with this application) \$	Other Income	Gross Monthly Income (include copy of check stub with this application) \$	Other Income
Rent/Mortgage Payment \$ _____	Source of Other Income _____	Rent/Mortgage Payment \$ _____	Source of Other Income _____

I authorize the credit union to make inquiries pertaining to employment, credit standing, and financial responsibility.

Member's Signature	Other Signature
Date	Date

Thank you for your interest in Oakland County Credit Union's **HOME EQUITY LOAN** program. We have several choices available, including a line-of-credit and several closed-end home equity loan options. With both fixed and variable rates, and a no closing cost option, we are confident that we have a loan to fit your needs. Please complete as much of the application as you can prior to your interview, and bring it with you. At that time we will discuss the program options in detail with you. You must also bring the following items to the interview:

- Your last two year's W-2 Forms, and your most recent pay stub. (If self-employed, your last two year's tax returns.)
- Your existing mortgage document, if applicable (if there is no outstanding mortgage, please bring the recorded deed to the property.) NOTE: Land contracts, rental properties or homes used for business purposes do not qualify for home equity loans.
- Your homeowner's insurance policy, title policy, and mortgage survey, if available.
- Notice of tax assessment (S.E.V. - State equalized value), or recent appraisal.
- A statement of the balance on your existing mortgage and home equity loan, if applicable.
- \$125 appraisal fee (\$125 will be credited at closing for "no closing cost" loans)

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 us at the 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. Please call (248) 332-9171, option 3 for additional information or to make an appointment for your interview. From outside the local calling area, you may dial toll-free (800) 815-6237, option 3. You may also fax your information to 248-332-1390. We look forward to working with you soon.

For Credit Union Use Only:

Approved Reason for Rejection/Counter Offer _____
 Rejected
 Counter Offer

Credit Limit/Loan Amount \$ _____

 MSO/Credit Committee