Equity Mortgage Lending
305 W. Chesapeake Ave.
Towson, MD 21204
Attn. – Greg Gregoris

Home Improvement Application

Phone: (800) 332-9221
Fax: (800) 605-8854

Equal Housing Opportunity

Type of work being completed:

Cash Price: Down Payment: Amount Requested: Term: Months Lien Position (Please check one): ☐ 1st ☐ 2nd ☐ 3rd ☐ Unsecured Consolidation (Please check one): ☐ No ☐ Yes	**Dealer Name:** **Dealer Address:** **Salesperson:**

Please complete if application is joint or secured, or if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA) Marital Status: ☐ Married ☐ Unmarried ☐ Separated

Application Type: ☐ Individual ☐ Joint **BORROWER/CO-BORROWER INFORMATION** **Total Number of Dependents:** _____

Borrower Name:	Social Security No.	Date of Birth (Mo-Day-Yr)	Phone Number with Area Code
Co-Borrower Name:	Social Security No.	Date of Birth (Mo-Day-Yr)	Phone Number with Area Code

Borrower Current Address:	City, State & Zip Code	County	How Long? YRS MTHS

Improvement on Primary Residence? (Please Check One) ☐ Yes ☐ No	Date Purchased	Purchase Price	Estimated Market Value	Loan Balance	Monthly Payment (PITI)	Mortgage Holder /Lender

Borrower Previous Address (if less than 2 yrs at current address)	City, State & Zip	County	How Long? YRS MTHS
Co-Borrower Current Address if different from borrower	City, State & Zip	County	How Long? YRS MTHS
Co-Borrower Previous Address (if less than 2 yrs at current address)	City, State & Zip	County	How Long? YRS MTHS

Borrower Employer	How Long? YRS MTHS	Work Phone with Area Code	Position	Salary (Gross/Month)	Salary (Net/Month)
Borrower Previous Employer (if less than 2 yrs at current employer)	How Long? YRS MTHS	Has borrower declared bankruptcy in the last 10 years (please check one): ☐ No ☐ Yes If yes, date discharged:			
Co-Borrower Employer	How Long? YRS MTHS	Work Phone with Area Code	Position	Salary (Gross/Month)	Salary (Net/Month)
Co-Borrower Previous Employer (if less than 2 yrs at current employer)	How Long? YRS MTHS	Has co-borrower declared bankruptcy in the last 10 years (please check one): ☐ No ☐ Yes If yes, date discharged:			
OTHER INCOME You do not have to disclose income from alimony, child support or separate maintenance payments unless you want us to consider it for obtaining this loan.			Source	Amount (Gross/Month)	Amount (Net/Month)

Other Creditors/Loan Type	Payment	Balance	Check if paying off	Other Creditors/Loan Type	Payment	Balance	Check if paying off
2nd mortgage			☐				☐
			☐				☐
			☐				☐

SPECIAL NOTICES: You have the right to a copy of the appraisal used in connection with your application for credit. If you wish to receive 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. A consumer report (credit report) may be requested in connection with this credit application. Upon request, you will be informed whether or not a consumer report was requested, and if a consumer report was requested, you will also be informed of the name and address of the consumer reporting agency that furnished the consumer report. If your credit request is granted, subsequent consumer reports may be obtained in connection with any updates, extension, or renewal of credit, or collection of the account. **OH Accounts:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Right Commission administers compliance with the law. **WI Accounts:** Notice to Married Wisconsin Debtors: Unless indicated otherwise, you acknowledge this debt is for a family purpose. No marital property agreement, unilateral statement (WI Stat. Sec. 766.59), or court decree (WI Stat. 766.70) adversely affects our interest unless you know about it before credit is extended.

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, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish this information and you have made this application in person, under federal regulations the lender is required to note ethnicity and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check the box and initial below.

BORROWER: ☐ I do not wish to furnish this information (initial)
ETHNICITY OF BORROWER:
☐ Hispanic or Latino ☐ Not Hispanic or Latino
RACE OF BORROWER
☐ American Indian or Alaskan Native ☐ Asian
☐ Black or African American ☐ Native Hawaiian or Pacific Islander
☐ White
SEX: ☐ Female ☐ Male

CO-BORROWER: ☐ I do not wish to furnish this information (initial)
ETHNICITY OF CO-BORROWER:
☐ Hispanic or Latino ☐ Not Hispanic or Latino
RACE OF CO-BORROWER
☐ American Indian or Alaskan Native ☐ Asian
☐ Black or African American ☐ Native Hawaiian or Pacific Islander
☐ White
SEX: ☐ Female ☐ Male

Application taken (please check one): ☐ in person (please sign and date below) ☐ telephone ☐ internet ☐ mail

By signing this application you promise that all information is true and complete. You also promise that you have revealed any pending lawsuits or unpaid judgments against you. You intend the seller and/or assignee to rely upon these promises in deciding whether to extend credit to you. You authorize a full investigation of your credit record and your employment history. You also authorize the seller and/or assignee to release information about your credit experience with them. **Read *SPECIAL NOTICES* above before signing.**

Signature of Borrower _____ Date _____

Signature of Co-Borrower _____ Date _____