



### **HELOC Checklist**

Thank you for reaching out for information on applying for a Home Equity Line of Credit at Platinum Federal Credit Union. Below is a checklist of required items of what we will need from you:

1. 2 Most Recent Years of Personal Tax Returns (including any W2s)
2. 2 Most Recent Years of Personal IRS Tax Transcripts
3. Current Paystub with YTD amount
4. 2 years of Business Tax Returns (if applicable)
5. 3 Months of Personal Bank Statements
6. Copy of Driver's License and Legal Status for all Borrowers and Guarantors
7. Homeowners Insurance Policy
8. Current Mortgage Statement

*Note: Additional documentation may be required as requested by management.*



4794 Lawrenceville Hwy NW  
 Lilburn, GA 30047  
 Phone: 1-877-PFCU4YOU (732-8496)  
 Website: www.PlatinumFCU.org

# Application

**NOTE AND COMPLETE** **NOTICE TO OHIO APPLICANTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**WISCONSIN RESIDENTS ONLY:** (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature For Wisconsin Residents Only	Date
X	

**Married Applicants may apply for a separate account.**

**Individual Credit:** Complete **Applicant** section. Complete **Co-Applicant, Spouse**, (referred to as "Other") section: (1) about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or (2) if your spouse will use the Account. Please check box to indicate whom the information is about.

**Joint Credit:** Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

**Amount Requested \$** \_\_\_\_\_ **Purpose:** \_\_\_\_\_

**Repayment:**  Payroll Deduction  Cash  Automatic Payment  Military Allotment  \_\_\_\_\_

**STATEMENT OF INTENT** Are you interested in having your loan protected?  Yes  No  
 If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

<b>APPLICANT INFORMATION</b>	<b>OTHER</b> <input type="checkbox"/> <b>CO-APPLICANT</b> <input type="checkbox"/> <b>SPOUSE</b>
NAME (Last - First - Initial)	NAME (Last - First - Initial)
DRIVER'S LICENSE NUMBER/STATE	DRIVER'S LICENSE NUMBER/STATE
BIRTH DATE	BIRTH DATE
ACCOUNT NUMBER	ACCOUNT NUMBER
SOCIAL SECURITY NUMBER	SOCIAL SECURITY NUMBER
HOME PHONE	HOME PHONE
CELL PHONE	CELL PHONE
BUSINESS PHONE/EXT.	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT	PRESENT ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT
LENGTH AT RESIDENCE	LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT	PREVIOUS ADDRESS (Street - City - State - Zip) <input type="checkbox"/> OWN <input type="checkbox"/> RENT
LENGTH AT RESIDENCE	LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)
LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)	LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)

<b>EMPLOYMENT INFORMATION</b>	<b>OTHER</b>
NAME AND ADDRESS OF EMPLOYER	NAME AND ADDRESS OF EMPLOYER
YOUR TITLE/GRADE	YOUR TITLE/GRADE
SUPERVISOR'S NAME	SUPERVISOR'S NAME
START DATE	START DATE
HOURS AT WORK	HOURS AT WORK
IF SELF EMPLOYED, TYPE OF BUSINESS	IF SELF EMPLOYED, TYPE OF BUSINESS
IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS	IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS
STARTING DATE	STARTING DATE
ENDING DATE	ENDING DATE
<b>MILITARY:</b> IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR <input type="checkbox"/> YES <input type="checkbox"/> NO	<b>MILITARY:</b> IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR <input type="checkbox"/> YES <input type="checkbox"/> NO
WHERE	WHERE
ENDING/SEPARATION DATE	ENDING/SEPARATION DATE

<b>INCOME INFORMATION</b>	<b>OTHER</b>
NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.	NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.
EMPLOYMENT INCOME \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS	EMPLOYMENT INCOME \$ _____ PER _____ <input type="checkbox"/> NET <input type="checkbox"/> GROSS
OTHER INCOME \$ _____ PER _____	OTHER INCOME \$ _____ PER _____
SOURCE	SOURCE



<b>REFERENCES</b> Please include Street, City, State and Zip. NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU  RELATIONSHIP _____ HOME PHONE _____	NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU  RELATIONSHIP _____ HOME PHONE _____
NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE  HOME PHONE _____	NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE  HOME PHONE _____

<b>ASSETS/PROPERTY</b> Check box for Applicant/Other. List all assets and account number(s) -- Attach other sheets if necessary.					
<b>APPLICANT</b>			<b>OTHER (CO-APPLICANT, SPOUSE)</b>		
SHARE DRAFT OR CHECKING AMOUNT \$		NAME AND ADDRESS OF DEPOSITORY		SHARE DRAFT OR CHECKING AMOUNT \$	
SHARE DRAFT OR CHECKING AMOUNT \$		NAME AND ADDRESS OF DEPOSITORY		SHARE DRAFT OR CHECKING AMOUNT \$	
<input type="checkbox"/>	<input type="checkbox"/>	HOME*	LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY <small>For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc.</small>		MARKET VALUE
<input type="checkbox"/>	<input type="checkbox"/>			\$	PLEDGED AS COLLATERAL FOR ANOTHER LOAN <input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/>	<input type="checkbox"/>			\$	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="checkbox"/>	<input type="checkbox"/>			\$	<input type="checkbox"/> YES <input type="checkbox"/> NO

**\*LIST EVERY LIEN AGAINST YOUR HOME -- This section must be completed for the property which will be given as security, if applicable.**  
 A lien is a legal claim filed against property as security for payment of a debt. Liens include mortgages, deeds of trust, land contracts, judgments and past due taxes.

FIRST MORTGAGE HELD BY _____	OTHER LIENS (Describe) _____
PRESENT BALANCE \$ _____	
IS THE PROPERTY DESCRIBED IN THIS SECTION: YOUR PRINCIPAL DWELLING? <input type="checkbox"/> YES <input type="checkbox"/> NO	
IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO	
LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION? <input type="checkbox"/> YES <input type="checkbox"/> NO	

**DEBTS** In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.

APPLICANT	OTHER	DEBT TYPE	CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	PAST DUE
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE (incl. Tax & Ins.)			\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$	\$	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>				\$	\$	\$	<input type="checkbox"/>
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED					<b>TOTALS</b>	\$	\$	\$

**FINANCIAL INFORMATION** These questions apply to both Applicant and Other.

	APPLICANT		OTHER	
IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET	YES	NO	YES	NO
DO YOU HAVE ANY OUTSTANDING JUDGMENTS?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ARE YOU A PARTY IN A LAWSUIT?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FOR WHOM (Name of Others Obligated on Loan): _____	TO WHOM (Name of Creditor): _____			

**SIGNATURES**

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information in this application. If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

Applicant's Signature _____ Date _____ <div style="text-align: center; border: 1px solid black; padding: 5px; width: 80px; margin: 10px auto;"> <b>X</b>            (SEAL)         </div>	Other Signature _____ Date _____ <div style="text-align: center; border: 1px solid black; padding: 5px; width: 80px; margin: 10px auto;"> <b>X</b>            (SEAL)         </div>
--	--

**CREDIT UNION INFORMATION**

**LOAN OFFICER** ADVANCE APPROVED:  YES  NO  COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED  
 **CREDIT COMMITTEE OR OTHER** OUTSIDE INFORMATION CONSIDERED:  YES  NO IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE  
\$ \_\_\_\_\_ APPROVED LIMIT \_\_\_\_\_ DEBT RATIO \_\_\_\_\_

REFERRED TO/REASON(S) FOR REFERRAL: \_\_\_\_\_  
\_\_\_\_\_

DESCRIBE COUNTER OFFER: \_\_\_\_\_

SPECIFIC REASON(S) FOR REJECTION: \_\_\_\_\_

SIGNATURES:  **LOAN OFFICER**  **CREDIT COMMITTEE**

Signature \_\_\_\_\_ Date \_\_\_\_\_  
**X** (SEAL)

Signature \_\_\_\_\_ Date \_\_\_\_\_  
**X** (SEAL)

Signature \_\_\_\_\_ Date \_\_\_\_\_  
**X** (SEAL)

Signature \_\_\_\_\_ Date \_\_\_\_\_  
**X** (SEAL)

ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON \_\_\_\_\_ (DATE) BY \_\_\_\_\_ (INITIALS)

LOAN ORIGINATOR ORGANIZATION \_\_\_\_\_ NMLSR ID NUMBER \_\_\_\_\_

LOAN ORIGINATOR \_\_\_\_\_ NMLSR ID NUMBER \_\_\_\_\_

**PLATINUM FEDERAL CREDIT UNION**

1059 Mistletoe Road  
Decatur, Georgia 30033  
Phone (404) 297-9797  
Fax (404) 298-3281

Dear Member:

You have applied for a real estate loan at Platinum Federal Credit Union. It may be necessary to obtain certain documents to process the loan request. We may need, (1) an appraisal of the property, (2) an opinion of title, with periodic updates.

The firm doing the title opinion will be:

I, \_\_\_\_\_ agree to pay the cost of the appraisal necessary to process a Real Estate Loan application at Platinum Federal C U if my loan is paid in full within thirty-six months or less.

I, \_\_\_\_\_, agree to pay the cost of the title examination necessary to process a Real Estate Loan application at Platinum Federal C U if my loan is paid in full in thirty-six months or less.

If I fail to pay the Platinum Federal Credit Union the cost of the above expenses, I hereby authorize the Platinum Federal Credit Union, at its option, to debit my share account, share draft account or any open loan account for the total amount owed by me. If I have no funds available in the above accounts, I hereby authorize Platinum Federal Credit Union to deduct the necessary amount to cover the appraisal and title examination fee from my paycheck.

I certify that I have received the booklet "When Your Home is on the Line", early disclosure and index table forms.

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address provided within 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Signed \_\_\_\_\_

Co-Borrower \_\_\_\_\_

Notary Public \_\_\_\_\_

AGENTS NAME:

ADDRESS:

Gentlemen:

Re: Property Located At:

Policy No.

Date Issued:

I have this date pledged the above described property to PLATINUM FEDERAL CREDIT UNION on a second mortgage.

Please issue to PLATINUM FEDERAL Credit Union at 1059 Mistletoe Road, Decatur, GA 30033 a copy of the above referenced policy along with an endorsement naming this credit union as second mortgagee.

If the coverage on my dwelling under this policy is less than \$    , which is the balance of my outstanding liens, please increase the coverage to this amount. Please bill me for the additional premium on this increased coverage.

Sincerely,

**GEORGIA ATTORNEY PREFERENCE NOTICE**

Date:

**Borrower Name(s):**

**Lender: Platinum Federal Credit Union**

**Property Address:**

I understand that I have the right to select a qualified attorney to conduct the title search and loan closing, provided the attorney I select is acceptable to the lender. If I do not choose to select an attorney, the lender will choose a qualified attorney to conduct the title search and my loan closing.

**Please check one of the following:**

\_\_\_ \_\_\_ I elect to have the lender choose a qualified attorney to search title and conduct my loan closing.

\_\_\_\_\_ I elect to choose the attorney to search title and conduct my loan closing. I may choose an attorney from an approved list, or I may select my own attorney; provided the attorney I select is acceptable to the lender.

The attorney I choose is: \_\_\_\_\_  
Name

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date