



HATBORO  
FEDERAL  
SAVINGS  
Established 1941

## HATBORO FEDERAL SAVINGS

229 South York Road

Hatboro, PA 19040

(215) – 675-4424

(215) –675-1690 (Fax)

---

### FACSIMILE TRANSMITTAL SHEET

---

TO: LENDING DEPT. -HOME EQUITY LOAN APPLICATION

FROM:

COMPANY: **HATBORO FEDERAL SAVINGS**

DATE:

FAX NUMBER: **215-675-1690**

TOTAL # OF PAGES:

PHONE NUMBER: 215-675-4424

SENDER'S REFERENCE NUMBER:

RE:

NOTES/COMMENTS:

Please print the attached documents for your loan application. Complete any necessary fields, sign, and return them to us, along with the required documentation items that are listed below. You may drop off your application at any of our branch offices or fax them back to Hatboro Federal Savings using this cover letter.

### **REQUIRED DOCUMENTATION FOR HOME EQUITY LOANS AND LINES OF CREDIT**

- Paystubs (Copy of Two Most Recent)
- W-2's (Copy of Two Most Recent)
- Homeowner's Insurance Declaration Page
- Driver's License
- Federal Tax Return (Copy of Two Most Recent) – *Self Employed Borrowers or Borrowers with Rental Income only*

HOME EQUITY CONSUMER LOAN APPLICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

TO: Name/Address of Lender

Hatboro Federal Savings  
229 South York Road  
Hatboro, PA 19040  
215-675-4424

What type of account are you applying for? (Please check appropriate box):

☐ INDIVIDUAL (Own income or assets)

☐ INDIVIDUAL (Own income or assets plus income or assets from other sources)

☐ JOINT (please initial) \_\_\_\_\_

COSIGNER

Are you interested in Credit Life/Disability Insurance that is offered by Lender if this loan is approved? (Please check appropriate box)

☐ YES

☐ NO

LOAN ORIGATION COMPANY NAME:Hatboro Federal Savings

LOAN ORIGATION COMPANY IDENTIFIER:662952

LOAN ORIGINATOR NAME:

LOAN ORIGINATOR LICENSE NUMBER:

LOAN TERMS

Loan Amount

Interest Rate

Loan Type

☐ HELOC

☐ Closed End

☐ Fixed Rate

☐ Variable Rate (type): \_\_\_\_\_

☐ Other \_\_\_\_\_

Term

Payment

Purpose

COLLATERAL INFORMATION

Property Address

Year Built

Purchase Date

Present Value

Title Holder

Title Holder Address

Insurance Carrier

Insurance Carrier Address

Current Mortgage Holder

Current Mortgage Holder Address

Current Mortgage Holder Phone

Monthly Mortgage Payment

Home Purchase Price

Balance Owing

Mortgage Loan Account Number

Additional Collateral Description

APPLICANT/COSIGNER INFORMATION

Name (Last)

(First)

(MI)

(Suffix)

Taxpayer ID Number (SSN/TIN)

Date of Birth

Street Address

Driver's License/ID Number

State

Home Phone Number

City

State

ZIP Code

County

How Long There

No. of Dependents

Age of Dependents

Previous Address (if less than 2 years at current address)

Employer

Employer Address

Employer Phone Number

Position

How Long

☐ Gross

☐ Net

☐ Weekly

☐ Monthly

\$

How Often Paid

Average Monthly Overtime Pay \$

Previous Employer

Previous Employer Address

Position

How Long

Nearest Relative Not Living with You

Relationship

Relative's Address

City

State

ZIP Code

Relative's Phone Number

Immigration Status

☐ U.S. Citizen

☐ Perm. Resident of U.S.

☐ Other:

Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.

Payment Received Pursuant to:

☐ Court Order

☐ Written Agreement

☐ Oral Understanding

Alimony per Month \$

Child Support per Month \$

Separate Maintenance Payment per Month \$

CO-APPLICANT INFORMATION

Name (Last)

(First)

(MI)

(Suffix)

Taxpayer ID Number (SSN/TIN)

Date of Birth

Street Address

Driver's License/ID Number

State

Home Phone Number

City

State

ZIP Code

County

How Long There

No. of Dependents

Age of Dependents

Previous Address (if less than 2 years at current address)

Employer

Employer Address

Employer Phone Number

Position

How Long

☐ Gross

☐ Net

☐ Weekly

☐ Monthly

\$

How Often Paid

Average Monthly Overtime Pay \$

Previous Employer

Previous Employer Address

Position

How Long

Nearest Relative Not Living with You

Relationship

Relative's Address

City

State

ZIP Code

Relative's Phone Number

Immigration Status

☐ U.S. Citizen

☐ Perm. Resident of U.S.

☐ Other:

Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.

Payment Received Pursuant to:

☐ Court Order

☐ Written Agreement

☐ Oral Understanding

Alimony per Month \$

Child Support per Month \$

Separate Maintenance Payment per Month \$

ADDITIONAL INFORMATION

Other Income: Applicant

Amount \$

Source

Other Income: Co-Applicant

Amount \$

Source

If you, a joint applicant, or other party answers "yes" to any of the following questions, please explain in the space provided.

Are you a guarantor or co-maker of any leases, contracts, or debts?

Applicant:

☐ Yes

☐ No

Joint Applicant/Other Party:

☐ Yes

☐ No

Are there any suits or judgments pending against you?

Applicant:

☐ Yes

☐ No

Joint Applicant/Other Party:

☐ Yes

☐ No

Have you been declared bankrupt in the last 10 years?

Applicant:

☐ Yes

☐ No

Joint Applicant/Other Party:

☐ Yes

☐ No

© Compliance Systems, Inc. 2002 - 2014 ITEM 160PAL1 (02/2014) Page 1 of 2

NOT FOR FNMA/FHLMC/FHA/VA USE

www.compliancesystems.com

CURRENT ASSETS						
Please attach additional sheet(s) if more space is required for the Current Assets section.						
DESCRIPTION OF ASSETS		OWNER NAME(S)		SUBJECT TO LIEN: YES/NO		VALUE
Total Assets from Addendum						
TOTAL ASSETS						
OUTSTANDING DEBTS						
The following are all of the loans or debts you presently owe, including charge accounts, installment contracts, credit cards, rents, mortgages, alimony, child support, and separate maintenance payments you are obligated to make. Please attach additional sheet(s) if more space is required for the Outstanding Debts section.						
Use the first column (Applicant Code) to indicate whether the debt is the responsibility of the Applicant (A), Co-Applicant (C), or Joint Applicants (J).						
APPLICANT CODE	NAME OF CREDITOR	ACCOUNT NUMBER	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENTS	Check box if to be paid from proceeds
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
	Total Debts from Addendum					
	TOTAL DEBTS					

**IF THIS APPLICATION IS FOR A VARIABLE-RATE, RESIDENTIAL MORTGAGE LOAN, THE FOLLOWING DISCLOSURE APPLIES:** The interest rate on your mortgage loan is subject to change in the future. Changes in the index will affect the rate and term of the mortgage loan in the following manner:  
The index used for variable rate interest rate adjustments is

If the mortgage lender offers to give you a mortgage with a variable interest rate, you are entitled by law to also be offered a mortgage with an interest rate which will not change. By law, this fixed interest rate mortgage must be offered to you at reasonably competitive terms and rate.

(If joint application, read singular pronouns in the plural.) I warrant the truth of the information contained in this application and that all statements made in this application are made for the purpose of obtaining the loan applied for. I warrant that the financial obligations I disclosed in this application and in support of this application are complete and that I have no other outstanding financial obligations of any kind, including any guarantor or cosigner liability. Lender, its agents, successors, and assigns, will rely on the information contained in this application, and I have a continuing obligation to amend and supplement the information provided in this application if any of the material facts I represented should change before closing. If I have left any spaces in this application blank, Lender, its agents, successors, and assigns, may assume the information requested is adverse. I authorize Lender, its agents, successors, assigns, and employees, to investigate and verify all information I provided to Lender, its agents, successors, and assigns. I understand that it is my sole and exclusive responsibility to determine all the tax effects of the loan and acknowledge that Lender, its agents, successors, and assigns, have not provided any tax advice to me. Lender, its agents, successors, and assigns, can give information about my loan to credit reporting agencies and others who may properly receive that information. If Lender approves this application and Lender, its agents, successors, and assigns, are required to report the amount of interest paid on the loan to the Internal Revenue Service, I understand that Lender, its agents, successors, and assigns, will report using the Social Security Number (tax identification number) shown above. I understand that if the Social Security Number is incorrect, that I may be subject to Internal Revenue Service penalties. I understand Lender, its agents, successors, and assigns, will keep this application whether or not my credit request is approved.

Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation I made in this application or in any other manner.

Signature of Applicant or Cosigner	Date	Signature of Co-Applicant	Date
------------------------------------	------	---------------------------	------

CREDITOR USE ONLY			
Interest:	<input type="checkbox"/> Fixed Simple	<input type="checkbox"/> Variable Simple	If Variable Interest Rate: <input type="checkbox"/> Floor Rate _____ % <input type="checkbox"/> Ceiling Rate _____ %
	<input type="checkbox"/> Interest Adjustments _____		<input type="checkbox"/> Index _____
Payments:	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Other, describe ▶		First Payment Due:
Billing:	<input type="checkbox"/> Coupon Book <input type="checkbox"/> Billing Statement <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Charge Account No.		<input type="checkbox"/> DDA <input type="checkbox"/> SAV
Insurance:	<input type="checkbox"/> Single Life Credit <input type="checkbox"/> Joint Life Credit <input type="checkbox"/> Disability		
APPLICANT		CO-APPLICANT	TOTAL
Base Income	\$ _____	\$ _____	\$ _____ All Monthly Payments \$ _____
Other Income	\$ _____	\$ _____	\$ _____ Total Obligations ÷ Income _____ %

Loan Approval (Indicate Conditions of Loan, if Any)			
This application was taken by: <input type="checkbox"/> Face-to-Face Interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet			
Date Application Received		Received By	Amount Requested
Date Application Completed		Approved By	Amount Approved
Rescindable?	RESPA Applicable?	Funding Date	Initial Advance
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		

Principal Reason(s) for Adverse Action Concerning Credit		
<input type="checkbox"/> No Credit File	<input type="checkbox"/> Unacceptable Type of Credit References	<input type="checkbox"/> Unable to Verify Credit References
<input type="checkbox"/> Insufficient Number of Credit References Provided	<input type="checkbox"/> Poor Credit Performance With Us	<input type="checkbox"/> Unable to Verify Employment
<input type="checkbox"/> Limited Credit Experience	<input type="checkbox"/> Temporary or Irregular Employment	<input type="checkbox"/> Unable to Verify Income
<input type="checkbox"/> Collection Action or Judgment	<input type="checkbox"/> Insufficient Length of Employment	<input type="checkbox"/> Unable to Verify Residence
<input type="checkbox"/> Garnishment or Attachment	<input type="checkbox"/> Insufficient Income for Amount of Credit Requested	<input type="checkbox"/> Value or Type of Collateral Not Sufficient
<input type="checkbox"/> Foreclosure or Repossession	<input type="checkbox"/> Excessive Obligations in Relation to Income	<input type="checkbox"/> Unacceptable Appraisal
<input type="checkbox"/> Delinquent Credit Obligations (past or present with others)	<input type="checkbox"/> Temporary Residence	<input type="checkbox"/> Unacceptable Leasehold Estate
<input type="checkbox"/> Bankruptcy	<input type="checkbox"/> Insufficient Length of Residence	<input type="checkbox"/> We Do Not Grant Credit to Any Applicant on the Terms and Conditions You Request.
<input type="checkbox"/> Number of Recent Inquiries on Credit Bureau Report		
<input type="checkbox"/> Other - Specify:		

Customer Identification Program (CIP) Record Information (Describe Additional Data Collected Pursuant to Institution's CIP)	
Applicant/Cosigner:	
<input type="checkbox"/> Applicant/Cosigner Information Collected and Verified in Accordance With CIP	(initial) _____
Co-Applicant:	
<input type="checkbox"/> Co-Applicant Information Collected and Verified in Accordance With CIP	(initial) _____

---

## Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

**The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

#### Ethnicity: Check one or more

- ☐ Hispanic or Latino  
☐ Mexican ☐ Puerto Rican ☐ Cuban  
☐ Other Hispanic or Latino – Print origin: \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- ☐ Not Hispanic or Latino  
☐ I do not wish to provide this information

#### Sex

- ☐ Female  
☐ Male  
☐ I do not wish to provide this information

#### Race: Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: \_\_\_\_\_

- ☐ Asian  
☐ Asian Indian ☐ Chinese ☐ Filipino  
☐ Japanese ☐ Korean ☐ Vietnamese  
☐ Other Asian – Print race: \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- ☐ Black or African American  
☐ Native Hawaiian or Other Pacific Islander  
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan  
☐ Other Pacific Islander – Print race: \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- ☐ White  
☐ I do not wish to provide this information

---

#### To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES  
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES  
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

#### The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

---

**Borrower Name:** \_\_\_\_\_

---

## Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

**The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

#### Ethnicity: Check one or more

- ☐ Hispanic or Latino  
☐ Mexican ☐ Puerto Rican ☐ Cuban  
☐ Other Hispanic or Latino – Print origin: \_\_\_\_\_

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- ☐ Not Hispanic or Latino  
☐ I do not wish to provide this information

#### Sex

- ☐ Female  
☐ Male  
☐ I do not wish to provide this information

#### Race: Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: \_\_\_\_\_

- ☐ Asian  
☐ Asian Indian ☐ Chinese ☐ Filipino  
☐ Japanese ☐ Korean ☐ Vietnamese  
☐ Other Asian – Print race: \_\_\_\_\_

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

- ☐ Black or African American  
☐ Native Hawaiian or Other Pacific Islander  
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan  
☐ Other Pacific Islander – Print race: \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- ☐ White  
☐ I do not wish to provide this information

---

#### To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES  
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES  
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

#### The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

---

**Borrower Name:** \_\_\_\_\_

# HATBORO FEDERAL SAVINGS

Chartered 1941

---

229 South York Road  
Hatboro,, PA 19040-0550  
215-675-4424 Fax 215-675-1690  
[www.hatborofed.com](http://www.hatborofed.com)

## **BORROWER (S) HOMEOWNER'S INSURANCE AUTHORIZATION**

I hereby authorize Hatboro Federal Savings to be added to the mortgagee clause on my/our insurance policy. In addition, I/we authorize Hatboro Federal Savings to receive information on my/our policy as needed.

\_\_\_\_\_  
Name: (signature) Date: \_\_\_\_\_

\_\_\_\_\_  
Name: (signature) Date: \_\_\_\_\_

MORTGAGEE CLAUSE: HATBORO FEDERAL SAVINGS  
P.O. BOX 550  
HATBORO, PA. 19040

Insurance Co: \_\_\_\_\_ Policy# \_\_\_\_\_

Agent: \_\_\_\_\_ Effective thru \_\_\_\_\_

Phone# \_\_\_\_\_ Fax# \_\_\_\_\_

Contacted by: \_\_\_\_\_ Date \_\_\_\_\_



## BORROWER'S BLANKET SIGNATURE AUTHORIZATION

**BORROWER NAME(S)/ADDRESS**

---

---

---

---

**LENDER NAME/ADDRESS**

**HATBORO FEDERAL SAVINGS  
229 S. YORK ROAD  
HATBORO, PA. 19040**

I HEREBY AUTHORIZE HATBORO FEDERAL SAVINGS, ITS AGENTS OR ASSIGNS, TO VERIFY MY PAST AND PRESENT EMPLOYMENT EARNINGS RECORDS, BANK ACCOUNTS, STOCK HOLDINGS AND ANY OTHER ASSETS NEEDED TO PROCESS MY LOAN APPLICATION.

I FURTHER AUTHORIZE HATBORO FEDERAL SAVINGS TO ORDER A CONSUMER CREDIT REPORT AND VERIFY OTHER CREDIT INFORMATION, INCLUDING PAST AND PRESENT MORTGAGE REFERENCES AND ANY OTHER LIABILITY INFORMATION.

IT IS UNDERSTOOD A PHOTOCOPY OF THIS FORM WILL ALSO SERVE AS AUTHORIZATION.

THE INFORMATION HATBORO FEDERAL SAVINGS OBTAINS IS TO BE USED IN THE PROCESSING OF MY MORTGAGE LOAN APPLICATION. THIS INFORMATION MAY ALSO BE OBTAINED IN CONJUNCTION WITH A QUALITY CONTROL REVIEW OF THE FILE AFTER THE LOAN HAS CLOSED.

\_\_\_\_\_  
BORROWER SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
BORROWER SIGNATURE

\_\_\_\_\_  
DATE

PRIVACY ACT NOTICE: THIS INFORMATION IS TO BE USED BY THE AGENCY COLLECTING IT OR ITS ASSIGNEES IN DETERMINING WHETHER YOU QUALIFY AS A PROSPECTIVE MORTGAGOR UNDER ITS PROGRAM. IT WILL NOT BE DISCLOSED OUTSIDE THE AGENCY EXCEPT AS REQUIRED BY LAW. YOU DO NOT HAVE TO PROVIDE THIS INFORMATION, BUT IF YOU DO NOT YOUR APPLICATION FOR APPROVAL AS A PROSPECTIVE MORTGAGOR OR BORROWER MAY BE DELAYED OR REJECTED. THE INFORMATION REQUESTED IN THIS FORM IS AUTHORIZED BY TITLE 38, USC, CHAPTER 37 (IF VA); BY 12 USC SECTION 1701 ET SEQ (IF HUD/FHA); BY 42 USC SECTION 1452 b (IF HUD/CPD); AND TITLE 42 USC, 1471 ET SEQ, OR 7 USC, 1921 ET SEQ (IF USDA/FmHA).

### HUD/FHA LOANS

NOTICE TO BORROWERS: THIS IS NOTICE TO YOU AS REQUIRED BY THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978 THAT HUD/FHA HAS A RIGHT OF ACCESS TO FINANCIAL RECORDS HELD BY FINANCIAL INSTITUTIONS IN CONNECTION WITH THE CONSIDERATION OR ADMINISTRATION OF ASSISTANCE TO YOU. FINANCIAL RECORDS INVOLVING YOUR TRANSACTION WILL BE AVAILABLE TO HUD/FHA WITHOUT FURTHER NOTICE OR AUTHORIZATION BUT WILL NOT BE DISCLOSED OR RELEASED BY THIS INSTITUTION TO ANOTHER GOVERNMENT AGENCY OR DEPARTMENT WITHOUT YOUR CONSENT EXCEPT AS REQUIRED OR PERMITTED BY LAW.