

# First Equity Line Application



820 Church Street  
Evanston, Illinois 60201  
847/733-7400

2925 Central Street  
Evanston, Illinois 60201  
847/733-9600

**IMPORTANT: Please read these directions before completing this Application, and check (✓) the appropriate box below**

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete the Borrowers Section, skip the Co-Borrowers Section and continue.
- If you are applying for joint credit with another person, complete all Sections, providing information in the Co-Borrowers Section about the joint applicant.

We intend to apply for joint credit \_\_\_\_\_  
Applicant
Co-Applicant

- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in the Co-Borrowers Section about the person on whose alimony, support, or separate maintenance payments or income or assets you are relying.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act 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, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

**BORROWER**

Full Name						Date of Birth		School Years			
Home Address				Zip Code		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Time At Present Address		Telephone No.	
Previous Address (If At Present Address Less Than Two Years)						<input type="checkbox"/> Own <input type="checkbox"/> Rent		How Long There			
Marital Status		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl., Single, Divorced, Widowed)		Dependents Other Than Listed By Co-Borrower: No. _____				Ages: _____			
IF U.S. PERSON. (Complete all that apply)	DRIVER'S LICENSE NO.		STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	SOCIAL SECURITY NO. OR TAX I.D. NO.					
	STATE I.D. CARD NO.		STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	OTHER (MILITARY I.D., TRIBAL I.D., ETC.)					
IF NON U.S. PERSON. (Complete all that apply)	DRIVER'S LICENSE NO.	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	SOCIAL SECURITY NO. or TAX I.D. NO.	STATE I.D. CARD NO.	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION		
	PASSPORT NO. & COUNTRY OF ISSUANCE		INDIVIDUAL TAXPAYER I.D. NO.		NO TAXPAYER NO., BUT HAVE FILED APPLICATION FOR ONE. WHEN FILED?	GOVERNMENT ISSUED DOCUMENT NO. AND COUNTRY OF ISSUANCE:		OTHER			
Employer				Address							
Position / Title		Type of Business		How Long There		Years Employed In This Line Of Work?		Telephone No.			

**CO-BORROWER**

Full Name						Date of Birth		School Years			
Home Address				Zip Code		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Time At Present Address		Telephone No.	
Previous Address (If At Present Address Less Than Two Years)						<input type="checkbox"/> Own <input type="checkbox"/> Rent		How Long There			
Marital Status		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl., Single, Divorced, Widowed)		Dependents Other Than Listed By Borrower: No. _____				Ages: _____			
IF U.S. PERSON. (Complete all that apply)	DRIVER'S LICENSE NO.		STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	SOCIAL SECURITY NO. OR TAX I.D. NO.					
	STATE I.D. CARD NO.		STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	OTHER (MILITARY I.D., TRIBAL I.D., ETC.)					
IF NON U.S. PERSON. (Complete all that apply)	DRIVER'S LICENSE NO.	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	SOCIAL SECURITY NO. or TAX I.D. NO.	STATE I.D. CARD NO.	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION		
	PASSPORT NO. & COUNTRY OF ISSUANCE		INDIVIDUAL TAXPAYER I.D. NO.		NO TAXPAYER NO., BUT HAVE FILED APPLICATION FOR ONE. WHEN FILED?	GOVERNMENT ISSUED DOCUMENT NO. AND COUNTRY OF ISSUANCE:		OTHER			
Employer				Address							
Position / Title		Type of Business		How Long There		Years Employed In This Line Of Work?		Telephone No.			

**HOME EQUITY INFORMATION**

Amount of Credit Line Requested:				Purpose of Credit Line:									
Property Street Address				City		County		State		Zip			
Legal Description (Attach Description)									Year Built				
This is my:		<input type="checkbox"/> Primary residence		Property Type:		<input type="checkbox"/> Single Family		<input type="checkbox"/> Condo		<input type="checkbox"/> Town House		<input type="checkbox"/> Other	
My existing mortgage is:		<input type="checkbox"/> Fixed-rate (fully amortized)		<input type="checkbox"/> Fixed-rate (with balloon payment)		<input type="checkbox"/> Variable rate		<input type="checkbox"/> Graduated payment		<input type="checkbox"/> Other			
Please attach a copy of your mortgage and mortgage note.						Title held in what name(s)							
Year acquired		Original cost		Estimate of current value		Present mortgage balance							

**GROSS MONTHLY INCOME      MONTHLY HOUSING EXPENSE**

Item	Borrower	Co-Borrower	Total	Rent	\$ Present
Base Empl. Income	\$	\$	\$	First Mortgage (P&I)	
Overtime				Other Financing (P&I)	
Bonuses				Hazard Insurance	
Commissions				Real Estate Taxes	
Dividends/Interest				Mortgage Insurance	
Net Rental Income				Homeowner Assn. Dues	
Other* (Before completing, see notice under Describe Other Income below.)				Other:	
				Total Monthly Pmt.	\$
				Utilities	
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$

**DESCRIBE OTHER INCOME**

<b>NOTICE: *Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.</b>			
B / C	B (Borrower)    C (Co-Borrower)		Monthly Amount
			\$

**IF EMPLOYED IN CURRENT POSITION LESS THAN TWO YEARS COMPLETE THE FOLLOWING**

B / C	Previous Employer/School	City/State	Type of Business	Position/Title	Date From/To	Monthly Income
						\$

