

Applying for an Equity Edge Loan is Easy!

When an Equity Edge Loan* may be the better choice:

1. When you have little or no equity in your home, but have excellent credit
2. For large expenses like those listed for a Home Equity Loan

Benefits:

- Equity in your home not required
- Borrow from \$2,500 to \$20,000
- Choice of 3, 5 or 10 year term
- No appraisal
- No application fee
- No closing costs*

* Closing costs paid by the Credit Union may be recaptured if Equity Edge Loan is closed/terminated within the first six months.

Checklist of what you need to bring us to help us speed up your Equity Edge request:

- _____ Completed and signed application, with purpose of loan
- _____ Proof of US Citizenship (If permanent resident alien, Green Card)
- _____ Signed Authorization to Release Information form
- _____ Signed Services/Affiliate Disclosure
- _____ Signed Equity Rate Notice
- _____ Signed Intent to Apply Joint form, if applicable
- _____ Copy of recorded deed including Schedule A
- _____ Most recent paystubs and last year's W-2 if salaried
- _____ Self-employed - Two complete years' tax returns
- _____ Divorce decree/separation agreement (if applicable)**
- _____ Rental income form or tax return/Schedule E
- _____ 12 months of mortgage history
- _____ Copy of recent paid tax bill

**Please note that an equity loan is a mortgage related transaction and if approved and closed, the credit union will file a lien against your property. Owner occupied primary residences only. No mobile homes or co-ops. Rates subject to change without prior 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.*