

HOME EQUITY LOAN APPLICATION

PLEASE NOTE THAT WE LEND IN THE FOLLOWING COUNTIES:

PENNSYLVANIA: *Philadelphia, Bucks, Montgomery, Chester, Delaware, Carbon, Monroe*
NEW JERSEY: *Burlington, Camden, Cumberland, Gloucester, Atlantic, Ocean, Cape May*

Thank you for expressing interest in applying to Port Richmond Savings for one of our loan products. We look forward to meeting your financing needs.

Simply complete this one page form, gather the additional items below which pertain to you and visit us at our loan office or mail the application package to:

**Port Richmond Savings
2522 E. Allegheny Avenue
Philadelphia, PA 19134
Attn: Loan Department**

Additional Items Required at time of Application

- Copy of the DEED to the Subject Property
- Copy of the Declaration Page of your Current Homeowners Insurance Including the Name, Address, and Phone number of your agent. You must have Port Richmond Savings added as a loss payee on your Homeowner's policy once your loan has been approved.
- Last Years W-2 Forms and the 2 Most Recent Pay Stubs for this year
- Copy of Award Letter for Social Security, Pension or any Other Retirement Income (If applicable)
- If Self - Employed: Copies of Last Two Years Complete, Signed Personal Tax Returns (1040), With All Applicable Schedules. For Partnerships and S Corporations, Please Provide Schedule E, Part II And Schedule K-1.
- Valid Driver's License or Other Valid Photo I.D. is Required in Order to Close a Loan (You must have this with you at closing.) Resident Alien Card if you are NOT a U.S. Citizen

Please be advised that some loans may require additional documentation for approval. If you have any questions, please feel free to call the loan department at (215) 634-4621.

When your loan is paid in full a satisfaction fee is charged. This fee amount is based on your County Recorder's fee schedule at the time your loan is paid in full.



Member FDIC

Port Richmond Savings

Home Equity Loan Application

Amount Required \$	Interest Rate %	No. of Months	Loan Type: <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Home Equity Line Increase	a line of credit	If Home Equity, what term?
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Subject Property Address (street, city, state & zip code)

Year Acquired	Original Cost \$	Amount Existing Liens \$	Title is currently held in what Name(s)
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Borrower's Name (include Jr. or Sr. if applicable) _____ Co-Borrower's Name (include Jr. or Sr. if applicable) _____

Social Security Number	Home Phone (include area code)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
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e-mail address _____ e-mail address _____

Borrower		EMPLOYMENT & INCOME INFO				Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Years on this job	Name & Address of Employer	<input type="checkbox"/> Self-employed	Years on this job		
		Yrs. in this line of work			Yrs. in this line of work		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)				

Please provide last years tax return (including W-2's) and two (2) most recent paystubs showing YTD earnings for the current year.

Gross Monthly Income (incl. O/T & Comm.) \$	Net Rental Income \$	Please add these boxes to obtain your total GMI	Gross Monthly Income (incl. O/T & Comm.) \$	Net Rental Income \$	Please add these boxes to obtain your total GMI
Interest/Dividends \$	Other Monthly Income (Please explain below) \$		Interest/Dividends \$	Other Monthly Income (Please Explain Below) \$	

ASSETS AND LIABILITIES

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Savings Account: Bank Name & Acct. No.	\$	Your current mortgage holder: Name & Acct. No.	\$ Payt./Mos.	\$
Savings Account: Bank Name & Acct. No.	\$	Other mortgages: Name & Acct. No.	\$ Payt./Mos.	\$
Checking Account: Bank Name & Acct. No.	\$	Credit card; student or auto loan	\$ Payt./Mos.	\$
Checking Account: Bank Name & Acct. No.	\$	Credit card; student or auto loan	\$ Payt./Mos.	\$
Stocks & Bonds (Co. Name/number/& description)	\$	Credit card; student or auto loan	\$ Payt./Mos.	\$
Total Market Value of Real Estate Owned	\$	Credit card; student or auto loan	\$ Payt./Mos.	\$
Vested interest in retirement fund	\$	Credit card; student or auto loan	\$ Payt./Mos.	\$
Net worth of business(es) owned	\$	Alimony/Child Support payments owed to:	\$ Payt./Mos.	\$
Automobiles owned (make and year)	\$	Job Related Expense (child care, union dues, etc.)	\$ Payt./Mos.	
Other Assets (Itemize)	\$			

Please provide your last monthly statement(s) for the items you completed in the Assets and Liabilities section.

REAL ESTATE OWNED							
Property Address	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) 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 and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made in this application.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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P.R.S. HOME EQUITY LOAN APPLICATION COMPLETED

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

NOTICE - JOINT CREDIT: We intend to apply for joint credit. (initials) _____

Lender may keep this application whether or not it is approved. By signing above, I authorize Lender to check my credit and employment history, to have a consumer credit report prepared on me for the purpose of evaluating this application for credit, and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update this credit information at Lender's request and if my financial condition changes.

NOTICE - APPRAISAL COPY: 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 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.

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by:	Interviewer's Signature _____ Date _____	PORT RICHMOND SAVINGS 2522 E. Allegheny Avenue Philadelphia, Pa. 19134
<input type="checkbox"/> face-to-face interview	Interviewer's Phone Number (incl. area code)	
<input type="checkbox"/> by mail	(215) 634-4621	
<input type="checkbox"/> by telephone		