

64 S. Washington
Oxford, MI 48371 (248) 969-7222

**Check
Appropriate
Box**

- If you are applying for an **individual** account 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 Sections **A** and **D**.
- If you are applying for a **joint** account that you and another person will use, complete all Sections, providing information in **B** about the joint applicant or user.

We intend to apply for joint credit: _____
Applicant Co-Applicant

- If you are applying for an **individual** account, 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 **B** about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

Amount requested \$ _____ Loan proceeds to be used for _____

SECTION A: INFORMATION REGARDING APPLICANT (use separate sheets if necessary)

Name (Last, First, Middle) _____

Birth date ____ / ____ / ____ Place of Birth _____

Current Street Address _____ Years there ____ No. Dependents ____

City _____ State ____ Zip _____ County _____ Telephone _____

Previous Address _____ Years there ____

Social Security No. _____ Driver's License No. _____ Expires ____

Present Employer _____ Years there ____ Phone No. _____

Position/Title _____ Name of Supervisor _____

Employer's Address _____

Previous Employer _____ Years there ____

Present Gross Salary/Commission \$ _____ per Week Month Year Other Income \$ _____

Source of other income _____ (Alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)

Nearest relative not living with you _____
Name Address Phone

SECTION B: INFORMATION REGARDING JOINT APPLICANT (use separate sheets if necessary)

Name (Last, First, Middle) _____

Birth date ____ / ____ / ____ Place of Birth _____

Current Street Address _____ Years there ____ No. Dependents ____

City _____ State ____ Zip _____ Telephone _____

Previous Address _____ Years there ____

Social Security No. _____ Driver's License No. _____ Expires ____

Present Employer _____ Years there ____ Phone No. _____

Position/Title _____ Name of Supervisor _____

Employer's Address _____

Previous Employer _____ Years there ____

Present Gross Salary/Commission \$ _____ per Week Month Year Other Income \$ _____

Source of other income _____ (Alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)

SECTION C: MARITAL STATUS (Complete only if this is a joint application)

Applicant: Married Separated Unmarried (including single, divorced, widowed)
 Co-applicant: Married Separated Unmarried (including single, divorced, widowed)

SECTION D: OUTSTANDING DEBTS

Creditor (✓) If being paid off by loan proceeds	Type of Debt or Acct. No.	Original Amount	Current Balance	Monthly Payment
Mortgage Holder:		\$	\$	\$

Are you a co-maker, endorser, or guarantor on any loan or contract? Yes No If "yes" for whom? _____ To whom? _____

Have you been declared Bankrupt in the last 14 years? Yes No If "yes" Year _____

Other obligations (example: liability to pay alimony, child support, separate maintenance); use separate sheet if necessary:

SECTION E: DESCRIPTION OF PROPERTY (must be primary residence)

Legal Description of Property Securing Loan	Lot No.	Subdivision Name	Property Tax ID No.
Property Type: <input type="checkbox"/> Single Family <input type="checkbox"/> Condo <input type="checkbox"/> 2-4 Units <input type="checkbox"/> Other	Original Purchase Price \$	Estimated Market Value \$	State Equalized Value \$

Credit Protection Plan Information Request (Optional) Yes No

By completing and signing this application form, you hereby apply for an Oxford Bank Home Equity Loan or Line of Credit and agree to be bound by the Oxford Bank Home Equity Loan Agreement terms and conditions. The undersigned certifies that the information submitted is correct and hereby authorizes Oxford Bank to obtain such information as may be required to process this request and agrees that any document, including this application and all information gathered relative to this transaction shall remain the property of Oxford Bank. The joint applicant agrees to be responsible for all transactions made with this account. Property Hazard Insurance will be required.

X _____ Date X _____ Date
 Applicant's Signature Co-Applicant's Signature (If applicable)

Customer Documentation Checklist:

- Copy of last two years tax returns & W-2's
- Copy of recorded Warranty Deed
- Copy of Property Tax Statement/State Equalized Value
- Copy of year-to-date earnings
- Copy of latest Homeowner's Insurance billing
- Copy of First Mortgage & Note
- Copy of recent mortgage statement showing balance

IF THE PURPOSE OF THE LOAN IS FOR HOME IMPROVEMENT OR HOME PURCHASE, AN "INFORMATION FOR GOVERNMENT MONITORING PURPOSES" FORM IS REQUIRED.