



## **SOUTH BEND FIREFIGHTERS FEDERAL CREDIT UNION**

1122 South Main Street, South Bend, IN 46601  
Phone 574-287-6161 Fax 574-287-6365  
Home Equity Line of Credit Open End or Closed  
Application Packet

Enclosed is the application packet for you to apply for a home equity line of credit. Please bring back the following items with your application.

Mortgage Loan officer ID # Darlene Lopez's 436051, or Kelli Michael's #438344

Listed Below are several Items if you will bring with you with your Application. This will help us go forward with information we need to fill out all the mandatory new forms we will give you. Thank you for your help!

1. Complete and sign the application, include in listing of your debts the name and account number of each creditor. In order to proceed on we will need to know if we are paying off bills or money going to you for home improvements or other.
2. Provide us with a copy of your last payroll stub, including spouse or co-maker if have one
3. Provide us with the last two year's W-2's or complete tax returns if you receive income from commissions, if you are self-employed, or if you receive income reported to you on a 1099 form.
4. Provide us a copy of Mortgage Payment & Balance. (This will help us know how much Equity you have available not all mortgage information is on credit reports).
5. If you will.... we need copy of last year taxes paid. (This will help estimate market value & show how much a year you pay and will help us fill out a required form to give you).
6. Complete and sign the owner's affidavit form.
7. Upon receiving Loan Estimate form and/or Closing Disclosure (*if not in person it was mailed to you*)
8. You must have your insurance company fax us a copy of coverage listing South Bend Firefighters FCU as a loss payee, and lien holder. (We will need to know how much you pay for year for another form we will give you). Please have them fax copy to 574-287-6365
9. Written estimate of work to be done (if applicable).

**\*\*No Closing Costs Unless: Fee Reimbursement- The lender may have paid some third party fees associated with this loan. They will be on your Closing Disclosure provided before loan closing for itemization of the third party fees paid by South Bend Firefighters on the borrower's behalf. The borrower agrees to reimburse Firefighters the actual amount of bona fid third party fees paid on the borrower's behalf, as permitted by applicable law, ONLY if it is paid off within twenty four (24) months after consummation.**

As soon as you have all the information requested above, return the packet to us for processing. Should you have any questions while completing the packet, please call us at the above number.