

# Home Equity Lock-In Line of Credit

Our **Home Equity Lock-In Line of Credit** is designed specifically for homeowners – to give you the cash when you need it, the freedom to grasp financial opportunities you might otherwise miss, and the ability to enrich your family's life. It allows the flexibility of a line of credit combined with the ability to "Lock-In" to a fixed rate for a fixed term.

- Remodel your home
- Send children to college
- Finance a new business venture
- Enjoy a special vacation

## Home Equity Line Features:

- Great Low Rates
- Monthly payment based on what you borrow
- Credit line amounts up to 80% of the available equity in your home (subject to qualifying terms)
- Write checks to access your account
- One monthly statement itemizing activity
- No processing or application fees
- Auto deduct your payment from your First United checking account
- Interest paid may be tax deductible <sup>1</sup>
- Initial credit decision in as little as 24 hours
- No annual fees

## Application Checklist:

In order to apply for your Home Equity Lock-In Line of Credit, you will need to provide us with the following documents:

- A completed, signed and dated Home Equity Lock-In Line Application
- A copy of your deed
- A copy of your most recent W-2 form(s) or current pay stub for both the borrower and co-borrower
- If you are self-employed, a copy of your last two years signed Federal Tax 1040 Form with all schedules

## How Much Can You Borrow?

Fill in the simple formula below. This will determine the amount you can borrow based on the value of your home.

### Here's how to figure it out:

Estimate your home's

current market value .....	\$	80,000
Multiply by 80%.....	x	.80
Total .....	\$	64,000

Subtract existing

mortgage balance .....	\$	– 32,600
Amount you can borrow .....	\$	31,400

*Minimum line amount \$10,000. Please call 1-888-692-2654 for available options.*

### Now, do it yourself:

Estimate your home's

current market value .....	\$	
Multiply by 80%.....	x	.80
Total .....	\$	

Subtract existing

mortgage balance .....	\$	–
Amount you can borrow .....	\$	

## Apply Today!

The fastest way to apply for your Home Equity Lock-In Line of Credit is to drop off an application at any convenient First United community office with a copy of the deed and verification of income; or call our Customer Care Center, toll-free at 1-888-692-2654 for more details.



**First United**  
Bank & Trust

**MyBank.com**    1-888-692-2654



Member FDIC. Subject to credit approval. Fees may apply. All applicants must be 18 years of age. <sup>1</sup> Consult a tax professional for tax implications.

FL2100-202005



# First United

## Bank & Trust

### Home Equity Lock-In Line of Credit Application (Adjustable Rate)

EQUITY LINE AMOUNT REQUESTED	PAYMENT DUE DATE REQUESTED
MY HOME IS INSURED BY (AGENT'S NAME)	
AGENT'S ADDRESS	AGENT'S PHONE NO.
PROGRAM: <input type="checkbox"/> 30-Year <input type="checkbox"/> Increase of Existing Line	

NAME OF APPLICANT	SOCIAL SECURITY #	
NAME OF CO-APPLICANT	SOCIAL SECURITY #	
ADDRESS OF APPLICANT, NO. & STREET	CITY & STATE	ZIP
PROPERTY TO BE PLEDGED AS COLLATERAL FOR THIS LOAN IF DIFFERS FROM ABOVE <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence	LEGAL DESCRIPTION OF PROPERTY	

**FOR MOBILE HOMES PLEASE CONTACT THE CUSTOMER SERVICE CENTER AT 1-888-692-2654.**

IMPORTANT: Read these directions before completing this application. 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, please complete the Co-Applicant section.

We intend to apply for joint credit: \_\_\_\_\_  
APPLICANT SIGNATURE CO-APPLICANT SIGNATURE

SECTION A APPLICANT INFORMATION

DATE OF BIRTH	NUMBER OF DEPENDENTS	YEARS AT PRESENT ADDRESS	TELEPHONE #
<input type="checkbox"/> BUYING AT \$ _____ PER MONTH FROM <input type="checkbox"/> HOME PAID FOR		LANDLORD OR MORTGAGE HOLDER (GIVE ADDRESS AND/OR ACCOUNT NUMBER)	
IF BUYING, YEAR PURCHASED	VALUE	MORTGAGE BALANCE	
PREVIOUS ADDRESS			YEARS THERE
PRESENT EMPLOYER	EMPLOYER'S ADDRESS		
JOB TITLE	GROSS MONTHLY INCOME \$ _____ PER _____	YEARS THERE	BUSINESS PHONE #
PREVIOUS EMPLOYER & ADDRESS	JOB TITLE	YEARS THERE	
(Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)	OTHER INCOME \$ _____	<input type="checkbox"/> ANNUALLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> WEEKLY	SOURCE
NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	TELEPHONE	RELATIONSHIP	

SECTION B CO-APPLICANT INFORMATION

DATE OF BIRTH	NUMBER OF DEPENDENTS	YEARS AT PRESENT ADDRESS	TELEPHONE #
<input type="checkbox"/> BUYING AT \$ _____ PER MONTH FROM <input type="checkbox"/> HOME PAID FOR		LANDLORD OR MORTGAGE HOLDER (GIVE ADDRESS AND/OR ACCOUNT NUMBER)	
IF BUYING, YEAR PURCHASED	VALUE	MORTGAGE BALANCE	
PREVIOUS ADDRESS			YEARS THERE
PRESENT EMPLOYER	EMPLOYER'S ADDRESS		
JOB TITLE	GROSS MONTHLY INCOME \$ _____ PER _____	YEARS THERE	BUSINESS PHONE #
PREVIOUS EMPLOYER & ADDRESS	JOB TITLE	YEARS THERE	
(Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)	OTHER INCOME \$ _____	<input type="checkbox"/> ANNUALLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> WEEKLY	SOURCE

SECTION C APPLICANT CO-APPLICANT INFORMATION

APPLICANT	CHECKING ACCT. NO.	BANK	SAVINGS ACCOUNT NO.	BANK		
CO-APPLICANT	CHECKING ACCT. NO.	BANK	SAVINGS ACCOUNT NO.	BANK		
CHECK ONE APP CO-APP	LIST ALL DEBTS OR REFERENCES (INCLUDE BANKS, FINANCE COMPANIES, STORES, CREDIT CARDS, CHILD SUPPORT & ALIMONY, ETC.)					
	COMPANY NAME	LOCATION	ACCT. NO.	ORIG. AMT.	BAL. DUE	MONTHLY PAYMENTS
Other Assets — If Real Estate, Give Location & Value — If Autos, Give Make, Model & Year						

IMPORTANT ACCOUNT OPENING INFORMATION — Federal law requires us 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.

Everything I have stated in this application is the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me. I further understand that you may amend the terms of the Home Equity Line in the future. This may include the addition of an annual service fee. I understand that the purchase of credit insurance protection from First United and its affiliates or from unaffiliated parties is not a condition of or prohibition from obtaining credit from First United. I also acknowledge that unless I have applied for credit by mail, this disclosure has been provided to me orally.

APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_ CO-APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

ANY WILLFUL MISREPRESENTATION ON THIS STATEMENT COULD RESULT IN A FINE AND/OR IMPRISONMENT UNDER PROVISIONS OF THE U.S. CRIMINAL CODE.

THIS SECTION BANK USE ONLY

HOMES EQUITY CREDIT LINE ACCT. NO.	BRANCH	OPENED BY							
CHECKING ACCT. NO. AND CYCLE DATE	HOMES EQUITY CREDIT LINE AND CYCLE DATE	CREDIT LINE AMOUNT							
IDENTIFY ALL PERSON ON RELATED CHECKING ACCOUNT									
MSA	COUNTY	STATE	CENSUS/TRACT/UNA	ANNUAL GROSS INCOME					

