



HOME EQUITY FIXED RATE LOAN APPLICATION

Northeast Branch

1248 Old Steese Hwy.
Fairbanks, AK 99701
(907) 374-7075
Fax: (907) 374-7077

University Branch

1380 University Ave.
Fairbanks, AK 99709
(907) 474-1770
Fax: (907) 474-1771

MAIN OFFICE

530 Fourth Ave.
Fairbanks, AK 99707
(907) 452-1751
Fax: (907) 374-4281

North Pole Branch

45 St. Nicholas Dr.
North Pole, AK 99705
(907) 488-4438
Fax: (907) 488-4742

Delta Branch

1380 Richardson Hwy.
Delta Junction, AK 99737
(907) 895-4350
Fax: (907) 895-4340

A State Chartered Mutual Bank

I am applying for: Individual Credit Joint Credit



Amount Requested:	Purpose:
Term Requested :	
Are you a depositor of Mt. McKinley Bank: Yes <input type="checkbox"/> No <input type="checkbox"/>	Would you like auto pay? Yes <input type="checkbox"/> No <input type="checkbox"/>

Borrower				Co-Borrower			
Full Legal Name				Full Legal Name			
Are you: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated				Are you: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated			
Mailing Address				Mailing Address			
City	State	Zip		City	State	Zip	
Physical Address				Physical Address			
City	State	Zip		City	State	Zip	
Home Phone	Cell	Work		Home Phone	Cell	Work	
Date of Birth	Social Security No.			Date of Birth	Social Security No.		
Employer		Length of Employment		Employer		Length of Employment	
		Years	Months			Years	Months
Position/Title		Gross Monthly Income		Position/Title		Gross Mo Income	
		Years	Months			Years	Months
Former Employer & Position				Former Employer & Position			
Type and Amount of other Monthly Income*				Type and Amount of other Monthly Income*			

• Alimony, Child Support or Separate Maintenance do not have to be disclosed unless you wish to have them considered as part of your income.

Subject Property Physical Address	Use of Property <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Rental
Legal Description	

REAL ESTATE OWNED (Include Subject Property)

NOTE: Attach additional sheet if necessary. Indicate in whose name the account is held (A) Applicant (C) Co-Applicant (J) joint

(A) (C) (J)	Description (Home, Land, etc.)	Mortgage Holder	Current Value	Current Balance	Rental Income	Monthly Payment	Taxes/Ins.

FINANCIAL STATEMENT

(A) (C) (J)	Assets	Current Value	(A) (C) (J)	Debt Outstanding	Monthly Payment	Balance
	Cash in Mt. McKinley Bank			Total All Real Estate Loans (See Real Estate owned)		
	Cash in other Banks (name of Bank)			Auto Loan		
				Auto Loan		
	Market Value of Stocks/Bonds			Credit Card (List)		
	Total Current Value of Real Estate (See Real Estate owned)					
	Automobile Yr Make					
	Automobile Yr Make					
	Boat/Recreational Vehicle Yr Make					
	Profit Sharing/Retirement					
	Other Assets (Describe)			Alimony/Child Support		
				Other Debt		
				Total	\$	\$
				Total	\$	\$
				Net Worth (Assets minus Debt)	\$	\$

Do you have other credit applications pending? Yes No Are you party to a lawsuit? Yes No
 Do you have current or paid Judgments against you? Yes No Have you ever filed for Bankruptcy? Yes No If Yes, Date _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

Applicant <input type="checkbox"/> I do not wish to furnish this information.		Co-Applicant <input type="checkbox"/> I do not wish to furnish this information.	
Sex <input type="checkbox"/> Female <input type="checkbox"/> Male	Race or National Origin <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Sex <input type="checkbox"/> Female <input type="checkbox"/> Male	Race or National Origin <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> White	Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> White

US PATRIOT ACT: To help the government fight funding of terrorism and money laundering activities, the US PATRIOT ACT, a federal law, requires financial institutions to obtain, verify, and record information that identifies each person who opens an account, including business accounts. What this means for you: we will ask for a government issued, photo ID that will allow us to identify you.

I certify that all statements herein are true and complete and are submitted for the purpose of inducing you to extend credit to me. I acknowledge that Title 18, Section 1014 of the U.S. Code makes it a federal crime for anyone to make false statements or reports or willfully overvalue property or securities for the purpose of inducing or influencing the action of a Bank or Federal Credit Union on an application for a loan, extension or renewal of the same, or for the acceptance, release, or substitution of Collateral. I expressly authorize Mt. McKinley Bank to obtain credit and employment history and to any person, partnership, association, firm, corporation, or personnel office or officer, upon your request, to furnish you information concerning me relevant to the review and evaluation of this application or any subsequent re-evaluation.

Applicant's Signature

Date

Co-Applicant's Signature

Date