



# LOAN APPLICATION FOR UNSECURED LOANS

**Ithaca Neighborhood Housing Services**

## HOME IMPROVEMENT APPLICATION

### CUSTOMER INFORMATION

Primary Customer Name		Date of Birth	Secondary Customer Name		Date of Birth
Social Security Number	Home & Cell Phone #s		Social Security Number	Home & Cell Phone #s	
Email	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No		Email	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No	
Address (Street, City, Zip)			Address (Street, City, Zip)		

### HOUSEHOLD INFORMATION

Please list ALL persons currently living in household (please use additional sheet if necessary)

Name	Date of Birth	Name	Date of Birth
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

### EMPLOYMENT/INCOME INFORMATION (List ALL INCOME for Everyone Living in the Home)

Name & Address of Employer	Self-Employer (circle one) YES NO	# of Years	Name & Address of Employer	Self-Employer (circle one) YES NO	# of Years
Position/Title	Business # ( )		Position/Title	Business # ( )	
Annual Income			Annual Income		

Other sources of Income: (Use Additional Sheet if Necessary)

Received	Name	\$ Amount
Retirement	Monthly _____	_____
Social Security	Monthly _____	_____
S.S.I.	Monthly _____	_____
Child Support	Monthly _____	_____
Alimony	Monthly _____	_____
Other Income (specify)	_____	_____

Do you receive rental income? (circle one) Yes No	If yes, monthly amount	# of Units	Any tenants under 7 years of age (circle one) Yes No
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1. Have you filed for bankruptcy in the last 7 years or have a pending bankruptcy? [ ] Yes [ ] No If so, Date \_\_\_\_\_

2. How did you hear about INHS? \_\_\_\_\_

3. Do you have homeowner's insurance on your home? [ ] Yes [ ] No

<b>OFFICE USE:</b> LOAN AMOUNT _____ PROGRAM _____
LOAN TO VALUE _____ DEBT TO INCOME _____ CREDIT SCORE _____



**SIGNATURE SECTION**

I certify to the truth of my statement above and authorize the Lender to obtain credit reports in connection with this application and any Loan or Account established hereby, as well as any update, renewal, extension, review or collection thereof. If it does, I will, upon request, be informed of that fact and each credit bureau's name and address. I also authorize the Lender to verify with others any information contained in this application and to report its transactions with me.

All statements made in this application are true and are made for the purpose of requesting home improvement services. I understand that it may be a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provision of Title 18 in the United States Criminal Code.

Ithaca Neighborhood Housing Services, Inc., its agents and/or assignees, reserves the right to inspect any and all work associated with the Home Improvement Grant/Loan, Energy improvement Loan/Grant or any other Ithaca Neighborhood Housing's financial product or service.

This application in no way guarantees or implies funding and/or services through Ithaca Neighborhood Housing Services, its agents and/or assignees.

<b>Signature of Borrower</b>	<b>Date</b>
<b>Signature of Co-Borrower</b>	<b>Date</b>

**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. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish this information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

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

Equal Credit Opportunity Act Notices-The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a bidding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580

**ITHACA NEIGHBORHOOD HOUSING SERVICES**



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