



Capitol Federal

# Consumer Lending

## *Application Checklist*

### *Execuline Home Equity Lines of Credit*

Contact your local Capitol Federal branch to apply for an Execuline home equity line of credit. Or you may apply on-line through our website at [capfed.com](http://capfed.com).

At the time of application, please have available the following information:

- Complete the “Home Equity Loan Application” in its entirety and return it to us. Remember to sign and date the application. Complete the names, addresses, and loan numbers of other creditors, including creditors to be paid off with the proceeds of this loan. Also, please indicate on page 2 the existence of any current first and second mortgage holders in the “Collateral Information” section, and whether or not you intend to occupy the security property as your primary residence.
- Copies of two consecutive, recent pay stubs for each applicant. The previous year’s W-2’s also will be required if the paystubs cover a time period less than six months or if there has been a change of employment within the last two years.
- Self-employed persons and applicants otherwise relying on a significant amount of business income (such as commissioned salespersons) must furnish complete copies of the previous two years’ tax returns.
- A copy of your purchase or refinance mortgage document (deed of trust if in Missouri) and promissory note, if that loan is not with Capitol Federal.
- A copy of the trust documents, if the property securing this loan is under the ownership of a trust.
- Complete, sign and date, and return the “Authorization to Release Information” form.
- Sign and date and return one copy of the “Execuline Home Equity Line of Credit Initial Disclosure.” Retain the other copy and the “Federal Reserve Board Consumer Handbook” disclosure for your records.
- Sign and date and return one copy of the “Life and Disability Insurance Disclosure.” Retain the other copy for your records.



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- Sign and date and return the “Appraisal Disclosure.” [NOTE: This disclosure is required only if a new appraisal is being obtained for this loan or if an existing appraisal previously obtained by Capitol Federal is being used. Use of the county valuation does not require this disclosure.]

Picture identification is **REQUIRED** for **ALL** parties before the loan closing can be completed. This documentation cannot be expired. Remember to bring this documentation not later than at loan closing.