



Thank you for your interest in our Home Equity Loans

To complete your application for a Home Equity Loan we need the following:

- A completed and signed Home Equity Application
- A copy of your Deed of Trust
- A copy of your last TWO pay stubs
- An amortization of at least the last 12 month history on your 1st mortgage
- A copy of your homeowners insurance policy
- A most recent tax assessment
- A copy of a picture ID (Drivers License)

Please contact our lending team at 800-735-3622 and hit option "1" and we can assist with gathering the needed information.

Please be advised that after closing, three (3) business days are required before KEMBA can record a lien on your property for security on your Home Equity Loans, and before any funds can be disbursed. This is to comply with Regulation Z, Section 226.23 for your right of rescission.

Please be advised that if a Home Equity Loan is paid in full and/or terminated during the first thirty-six (36) months, ** any closing cost on your Home Equity closing will be added to your payoff amount. Any loan with new funds to KEMBA under \$10,000.00, the borrower will be responsible for the closing cost at the time of closing.

A termite inspection may be required at your expense.

*Some specials may have different lengths of time for Early Termination.

** All "1st Lien Loans" are required to pay closing cost at closing.