

HOME EQUITY LOAN APPLICATION

Piscataqua Savings Bank • 15 Pleasant Street • Portsmouth, NH 03801

TYPE OF LOAN <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Interest Only		Years	AMOUNT \$	PROPERTY TYPE <input type="checkbox"/> Single Family Dwelling <input type="checkbox"/> Other:	
ADDRESS OF PROPERTY			DATE PURCHASED	CASH DOWNPAYMENT \$	PURCHASE PRICE \$
PRESENT VALUE OF HOME \$			HOME IMPROVEMENTS	IMPROVEMENTS - DESCRIBE	
TITLE IN NAME OF:		ADDRESS OF TITLE HOLDER		FIRST MORTGAGE TYPE - Is your present first mortgage an adjustable or balloon payment loan? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, attach payment schedule.	
YEAR HOUSE BUILT	NO. OF ROOMS	NO. OF BEDROOMS	NO. OF BATHS	FAMILY ROOM OR DEN <input type="checkbox"/> Yes <input type="checkbox"/> No	GROSS LIVING AREA sq. ft.
			GARAGE/CARPORT (Specify Type & No.)		CENTRAL AIR <input type="checkbox"/> Yes <input type="checkbox"/> No

BORROWER			CO-BORROWER		
NAME	DATE OF BIRTH	SCHOOL Yrs.:	NAME	DATE OF BIRTH	SCHOOL Yrs.:
PRESENT ADDRESS No. Years: _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent			PRESENT ADDRESS No. Years: _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent		
FORMER ADDRESS if less than 5 years at present address No. Years: _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent			FORMER ADDRESS if less than 5 years at present address No. Years: _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent		
SOCIAL SECURITY NUMBER	HOME PHONE	BUSINESS PHONE	SOCIAL SECURITY NUMBER	HOME PHONE	BUSINESS PHONE
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (Incl. single, divorced or widowed) <input type="checkbox"/> Separated			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (Incl. single, divorced or widowed) <input type="checkbox"/> Separated		
DEPENDENTS (not listed by Co-Borrower) No.: Ages:			DEPENDENTS (not listed by Co-Borrower) No.: Ages:		

EMPLOYMENT INFORMATION					
NAME AND ADDRESS OF EMPLOYER <input type="checkbox"/> Self Employed		YEARS AT JOB	NAME AND ADDRESS OF EMPLOYER <input type="checkbox"/> Self Employed		YEARS AT JOB
		YRS. EMPLOYED IN THIS LINE OF WORK/PROFESSION			YRS. EMPLOYED IN THIS LINE OF WORK/PROFESSION
POSITION/TITLE	TYPE OF BUSINESS		POSITION/TITLE	TYPE OF BUSINESS	
If employed in current position for less than two years, complete the following:					
B/C*	Previous Employer	City/State	Type of Business	Position/Title	Dates From/To
					Monthly \$

*(B=Borrower, C=Co-Borrower)

GROSS MONTHLY INCOME			
Item	Borrower	Co-Borrower	Total
Base Employment Income	\$	\$	\$
Overtime			
Bonuses			
Commissions			
Dividends/Interest			
Net Rental Income			
Other ** (Before completing, see Notice under Describe Other Income below.)			
Total	\$	\$	\$

DESCRIBE OTHER INCOME	
B/C*	MONTHLY AMOUNT
NOTICE: ** Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.	\$

*(B=Borrower, C=Co-Borrower)

DECLARATIONS					
If a "yes" answer is given to a question in this column, explain on an attached sheet.		Borrower		Co-Borrower	
		Yes	No	Yes	No
a.	Have you any outstanding judgments?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b.	In the last 7 years, have you been declared bankrupt?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c.	Have you had property foreclosed upon or given title or deed in lieu thereof, in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d.	Are you a party in a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e.	Are you other than a U.S. Citizen or permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f.	Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g.	Do you have any past due obligations owed to or insured by any agency of the federal government?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h.	Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Indicate by (*) those liabilities or pledged assets which will be satisfied upon sale of real estate owned or upon refinancing of subject property.

Completed Jointly
 Not Completed Jointly

ASSETS	Cash or Market Value	LIABILITIES	Acct. Name (if not Borrower's)	Mo. Pmt. & Mos. left to pay	Unpaid Balance		
DESCRIPTION		NAME AND ADDRESS OF CREDITOR		\$ Pmt./Mos.	\$		
CASH DEPOSIT TOWARD PURCHASE HELD BY	\$						
LIST CHECKING AND SAVINGS ACCOUNTS BELOW.		ACCT. NO.		\$ /			
NAME AND ADDRESS OF DEPOSITORY					\$		
ACCT. NO.	\$	ACCT. NO.		\$ /			
NAME AND ADDRESS OF DEPOSITORY					\$		
ACCT. NO.	\$	ACCT. NO.		\$ /			
NAME AND ADDRESS OF DEPOSITORY					\$		
ACCT. NO.	\$	ACCT. NO.		\$ /			
NAME AND ADDRESS OF DEPOSITORY					\$		
ACCT. NO.	\$	ACCT. NO.		\$ /			
STOCKS AND BONDS (NO./DESCRIPTION)					\$		
LIFE INSURANCE NET CASH VALUE		ACCT. NO.		\$ /			
FACE AMOUNT: \$					\$		
Subtotal Liquid Assets					\$		
REAL ESTATE OWNED (ENTER MARKET VALUE FROM SCHEDULE OF REAL ESTATE OWNED)					\$		
VESTED INTEREST IN RETIREMENT FUND		ACCT. NO.		\$ /			
NET WORTH OF BUSINESS OWNED (ATTACH FINANCIAL STATEMENT)				\$ /	\$		
AUTOMOBILES (MAKE AND YEAR)		ACCT. NO.		\$ /	\$		
FURNITURE AND PERSONAL PROPERTY				\$ /	\$		
OTHER ITEMS (ITEMIZE)		ACCT. NO.		\$ /	\$		
		ALIMONY, CHILD SUPPORT AND SEPARATE MAINTENANCE PAYMENT OWED TO:		\$ /	\$		
				\$ /	\$		
		Total Monthly Payments ▶		\$			
Total Assets ▶		Net Worth (A minus B)	\$	Total Liabilities ▶	B \$		
SCHEDULE OF REAL ESTATE OWNED (If Additional Properties Owned Attach Separate Schedule)							
ADDRESS OF PROPERTY (Enter S if Sold, PS if Pending Sale or R if Rental being held for income)	TYPE OF PROPERTY	PRESENT MARKET VALUE	AMOUNT OF MORTGAGES AND LIENS	GROSS RENTAL INCOME	MORTGAGE PAYMENTS	TAXES, INS. MAINTENANCE AND MISC.	NET RENTAL INCOME
		\$	\$	\$	\$	\$	\$
Totals ▶		\$	\$	\$	\$	\$	\$
LIST PREVIOUS CREDIT REFERENCES							
B = BORROWER C = CO-BORROWER	CREDITOR'S NAME AND ADDRESS	ACCOUNT NUMBER	PURPOSE	HIGHEST BALANCE	DATE PAID		
				\$			
LIST ANY ADDITIONAL NAMES UNDER WHICH CREDIT HAS PREVIOUSLY BEEN RECEIVED							
<p>AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the Lender, even if the loan is not granted.</p> <p>A consumer report may be requested in connection with this credit application. Without notice, future reports may be requested to update, renew or extend credit. If reports are requested, the names and addresses of the consumer reporting agencies that furnished them are available from the Lender.</p>							
BORROWER'S SIGNATURE _____		DATE _____		CO-BORROWER'S SIGNATURE _____		DATE _____	
FOR BANK USE ONLY:							
Appraised Value \$		Application Approved	<input type="checkbox"/> Conditions				
x	%						
= \$		Application Rejected	<input type="checkbox"/> Conditions				
Less First Lien \$		MAXIMUM AVAILABLE \$		Application Taken By: _____			
= \$							
COMMENTS							

HOME EQUITY LOAN
ADDITIONAL INFORMATION

Application #:

Applicant(s):

DEPOSITS

LIABILITIES

Depository/Acct#

Acct.Balance

Creditor/Acct#

Mon Pmt Loan Balance

Additional Real Estate

Address

Mkt Value

Liens

Rent

Mtg Pmt

Tax/HO

Net Rent

Title Statement and Questions

1. All parties that have an ownership interest to the property are listed in the title section on the first page of the application.
2. Is your property in a trust? _____
3. Is there a "Life Estate/Use" interest on your property? _____
4. Is your property considered a mobile home/leased land? _____

I/We fully understand that it is 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 provisions of Title 18, United States Code, Section 1001, et. seq.

Date

Date

Application Checklist

Income	Assets	Other
<input type="checkbox"/> Employment History-Name and Address of employer(s) for the last two (2) years, dates of employment and income. Explanation of recent gaps in employment, if applicable.	<input type="checkbox"/> Checking and Savings Accounts - Copies of last three (3) months of bank statements and/or passbooks. Large deposits must be explained as to their source.	<input type="checkbox"/> Verification of Rent - Landlord's name and address and previous 12 month rental payment history. Rent receipts or cancelled checks are acceptable.
<input type="checkbox"/> Copy of Diploma and/or military service papers if graduated or discharged within last two years.	<input type="checkbox"/> Stocks, Bonds, Investment Accounts - Name and address of broker and previous three (3) months of statements and/or copies of stock certificates.	<input type="checkbox"/> Verification of Mortgage - Cancelled checks for payment of last 12 months of current mortgage. Please provide name and address of mortgage holder, account number, and phone number.
<input type="checkbox"/> Rental Property - Previous two (2) years federal income tax returns with all schedules and rental agreements.	<input type="checkbox"/> Proof of Deposit - Proof of payment of earnest money deposit.	<input type="checkbox"/> Other Copy of Purchase and Sales Agreement - with original signatures of Buyer(s) and Seller(s).
<input type="checkbox"/> W-2s - Previous two (2) years for both borrower and co-borrower(s). Commission, bonus and/or overtime must be consistent for a period of two (2) years to be considered as income for qualification.	<input type="checkbox"/> Gift Letters - Gifts must be from an immediate family member. We will provide the forms.	<input type="checkbox"/> Multiple Listing Sheet, if applicable.
<input type="checkbox"/> Current Paystubs - One (1) full month of paystubs for both borrower and co-borrower(s).	<input type="checkbox"/> Sale of Currently Owned Property - Settlement statement and/or Purchase and Sales Agreement.	<input type="checkbox"/> Legal Description of Property - Copy of Deed.
<input type="checkbox"/> Self-Employed Borrower - Previous two (2) years personal federal signed income tax returns with all schedules and year-to-date profit and loss and balance sheet. If you own 25% or more interest in a company, you are considered self-employed.	<input type="checkbox"/> Life Insurance Policies - Copy showing insurance company name, policy number, face amount and approximate cash value of policy.	<input type="checkbox"/> Deposit toward processing costs. Please call the Loan Department for the amount. (800)-286-5254)
<input type="checkbox"/> Alimony or Child Support - Copy of divorce decree or maintenance agreement, along with any amendments and a 12 month payment history of alimony/child support payments, if such payments are provided or received.	<input type="checkbox"/> Retirement Plan - Approximate value of vested interest and copy of most recent statement.	<input type="checkbox"/> If you wish to lock your interest rate at time of application an additional deposit of 1% maybe collected depending on the type of loan.
<input type="checkbox"/> Social Security, Disability or Pension - Award letters and evidence or receipt.	<input type="checkbox"/> Liabilities/Credit If credit history is limited, please provide all documents necessary to create a credit file (i.e. utility bills, etc.)	<input type="checkbox"/> Copy of Real Estate Tax Bill.
	<input type="checkbox"/> Other: _____ Completed and signed application form _____ _____ _____	

This information is generally needed to complete the application, please review with your mortgage officer for applicable items, prior to application for your loan.

Regulation B Notice

IMPORTANT: Read these directions before completing the application.

Please check the appropriate box:

- If you are applying for an individual account in your own name and are relying on your own income or assets, and not the income or assets of another person, as the basis of repayment of the credit requested.

- If you are applying for a joint account, or an account that you and another person will use, complete the "Co-Borrower" sections of the application. Both the Borrower and Co-Borrower are required to sign this notice and the completed application.

- If you are applying for an individual account, but are relying on income from alimony, child support or separate maintenance, as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in the "other income" section about the person on whose alimony, child support or separate maintenance payments.

Borrower

Date

Co-Borrower

Date