

Whether you are purchasing an investment property (1-4 unit or mixed use) or refinancing an existing mortgage, Spencer will go out of our way to make this as pleasant as possible for you. This Business Entity Mortgage Application Package will provide us with the information we need to help you design your ideal mortgage program.

Please send your completed Business Entity Mortgage Application Package to:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Spencer Savings Bank**  
**Attention: Mortgage Originations**  
611 River Drive  
Elmwood Park, NJ 07407

We thank you for the opportunity to serve you and look forward to doing business with you. One of our Mortgage Representatives will be in touch with you within three business days after we receive your Mortgage Application Package. If you have any questions, please call us at 1-800-363-8115.

## Business Entity Mortgage Inquiry Checklist

**To expedite the processing of your application, please complete our checklist indicating the following documents are enclosed. The following should be checked if enclosed or marked N/A if not applicable.**

- 1. Application should be completed in its entirety and signed.** All bank account numbers, loan numbers and addresses should be clearly written throughout the entire application.
- 2.** Submit an executed final copy of the sales contract and all addendums. If the loan is a refinance, please submit a copy of your Deed, a copy of your most recent survey, a copy of your tax bill, dwelling or commercial declaration page, insurance bill and verification of association fees (if applicable). If new construction, please submit all contract addendums relevant to all upgrades.
- 3.** Complete, sign and date all enclosed “forms.” Be sure all forms are dated and that the Social Security numbers are clearly written.
- 4.** Submit LLC formation document, state issued Tax ID number and operating agreement (if applicable).
- 5.** If you are self-employed, work on commissions or own rental property, *we will need complete signed copies* of your tax returns for the most recent two years.
- 6.** If you are not self-employed and do not own any rental property, we will need copies of your W2s for the two most recent years.
- 7.** Evidence of any additional income, i.e. interest, dividend, rental income, Social Security or pension benefits. For Social Security or pension benefits, you must provide an award letter from the organization stating the income received. For interest, dividend, and rental income please provide two years most recent signed tax returns. In addition, please supply signed current rental leases to verify rental income.
- 8.** Copies of your consecutive pay stubs for the most current one month period.
- 9.** Copies of your two most recent account statements (consecutive months, all pages) for checking, savings, CDs, mutual funds, money market, security, IRA, 401K, etc.
- 10.** If this mortgage loan is for a *purchase*, we will need an escrow letter from your real estate office or the attorney holding the down payment. This must be on their letterhead.
- 11.** If you are a resident alien you must provide a current copy (front & back) of your Resident Alien Card (Green Card) (if applicable).
- 12.** If divorced or separated you must supply a copy of your divorce or separation agreement and property settlement (personal only).
- 13.** Twelve (12) months canceled rent checks (front & back) verifying 12 month payment history
- 14.** If you own additional investment properties or a second home, please supply a copy of your mortgage statement, tax bill, insurance bill, and verification of association fees (if applicable).
- 15.** Credit report fee in the amount of \$27.14 each for each applicant, is due and payable at application.
- 16.** Additional fees:
  - A.** A final inspection fee of \$170.00 will be charged on all new construction loans.
  - B.** \$500.00 attorney review fee.
- 17.** All other fees including Appraisal, Flood Certification, Condo/PUD/Townhouse and Application Fees are due and payable at application. Aside from the Credit Report Fee, the following additional fees apply: Appraisal Fee - \$585 (1 family investment) or \$710 (2-4 family investment) or \$1,950 (1-4 mixed use), Flood Certification - \$14 and Application Fee - \$216.72. Add an additional \$20 fee for Condo/PUD/Townhouse financing.

## Investment NJ First Mortgage Pre-Application Disclosure

Borrower Name	Property Street	
Applicant Name	Property City	Property County
Applicant Name	Property State	
Applicant Name		

**The following fees are hereby disclosed prior to the acceptance of this application:**

	Single Family	2-4 Family	2-4 Mixed Use
Credit Report (due at application)	27.14	27.14	27.14
Credit Report (for each additional applicant)	27.14	27.14	27.14
Appraisal	585.00 Complex 710.00	710.00 Complex 910.00	1,950.00
Application Fee	216.72	216.72	216.72
Flood Certification	14.00	14.00	14.00
Other			

**None of the above marked fees are refundable except as required by N.J.A.C. 3:1-16:3, which requires refunds if;**

- (a) Spencer Savings Bank, SLA did not provide you with this written disclosure at time of acceptance of this application;
- (b) Spencer Savings Bank, SLA failed to issue a commitment or a justifiable credit denial, and Spencer Savings Bank, SLA realistic estimate of the time needed to do so has expired through no substantial fault of the borrower and the borrower has withdrawn his or her application as a result;
- (c) An application is denied, or a commitment is issued on terms and conditions substantially dissimilar to those for which the application was submitted and which are unacceptable to the borrower, for reasons (other than bona fide underwriting considerations) which Spencer Savings Bank, SLA knew or should have known at the time of application from the facts disclosed on the face of the application.

For the purposes of this paragraph, a commitment is issued on terms and conditions "substantially dissimilar" to those for which the application was submitted if the interest rate, discount points or commitment fee as set forth in the commitment is higher than the term of the loan as set forth in the commitment is different than, the corresponding terms of the loan for which the application was made.

- (d) In each of the instances described in (a) through (c) above, Spencer Savings Bank, SLA shall promptly refund to the borrower all funds paid to Spencer Savings Bank, SLA.

The estimated processing time from receipt of the above fee(s) and this application to commitment for the loan you are applying for is 30 calendar days.

You may contact the appropriate Mortgage Loan Officer to express written questions, comments or complaints, by writing to **Spencer's Mortgage Loan Processing Center, River Drive Center Three, 611 River Drive, Elmwood Park, New Jersey 07407.**

No later than 3 business days after Spencer Savings Bank, SLA is in receipt of your completed application, or before closing of the loan, whichever is earlier, Spencer Savings Bank, SLA shall provide you with a good faith estimate as a dollar amount or range of each charge for a settlement service which the borrower is likely to incur.

I/we hereby acknowledge that I/we have read the above disclosures and, furthermore, acknowledge receipt of a duplicate copy of this disclosure.

**Expediting Authorization**

In order to expedite your mortgage loan we may need to use the services of an overnight mail carrier. This expense, evidenced by a receipt for each package, will be charged to you if you sign this authorization. Otherwise, all documents shall be handled via normal postal delivery.

Authorized Signature: \_\_\_\_\_

Borrower Signature	Date	Applicant Signature	Date
Applicant Signature	Date	Applicant Signature	Date
Mortgage Loan Originator Signature	Date		

## General Authorization

I/We have applied for credit and hereby authorize you to release to Spencer Savings Bank, SLA the requested information on the attached form concerning:

1. Employment history, dates, title, income, hours worked, etc.
2. Banking and savings account of record.
3. Mortgage loan rating (opening date, high credit, payment amount, loan balance, payment record).
4. Any information deemed necessary in connection with a consumer credit report for an application for credit.
5. Re-verification of information after closing for quality assurance needs.

The information is for the confidential use of the lender in determining my/our credit worthiness for a mortgage loan or to confirm information I/We have supplied. In addition, I/We are aware that the documentation supplied is subject to re-verification after the date of loan disbursement.

A photographic or FAX copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original. The original signed form is maintained in Spencer Savings Bank, SLA file.

Your prompt reply is appreciated.

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your drivers license or other identifying documents.

Applicant 1	Social Security Number	Date
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# General Authorization

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- 1. Employment history, dates, title, income, hours worked, etc.
- 2. Banking and savings account of record.
- 3. Mortgage loan rating (opening date, high credit, payment amount, loan balance, payment record).
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Applicant 2	Social Security Number	Date
-------------	------------------------	------

## General Authorization

I/We have applied for credit and hereby authorize you to release to Spencer Savings Bank, SLA the requested information on the attached form concerning:

1. Employment history, dates, title, income, hours worked, etc.
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Applicant 3	Social Security Number	Date																				
	<table style="margin: auto; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> <td style="border: 1px solid black; width: 15px; height: 15px;"></td> </tr> </table>																					

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Applicant 4	Social Security Number	Date																				
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## How Did You Hear About Spencer?

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**Thank you for choosing Spencer Savings Bank, SLA for your mortgage needs.**

We are very interested in hearing how Spencer Savings Bank, SLA was referred to you. Please take a moment to complete this form, and return it with your mortgage application.

Thank you for your patronage and we hope to be of continued service to you.

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Borrower(s) Name

---

Property Address

---

City

State

Zip

---

### How Did You Hear About Spencer?

INTERNET (Please include the specific name of the website, search engine or online source.)

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NEWSPAPER (Please include the name of newspaper.)

---

PERSONAL REFERENCE (Please indicate the name of the person.)

---

REALTOR (Please indicate the name of the realtor.)

---

SPENCER REPRESENTATIVE/EMPLOYEE (Please indicate the name of the bank employee.)

---

MAIL ADVERTISEMENT

---

OTHER (Please Specify)

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## Source of Funds Affidavit

**To: Spencer Savings Bank, SLA**

***PURCHASE:***

Please be advised that my / our initial deposit on the purchase agreement came from  
*(identify financial institution and account number of sources)*

Source	Account Number	Type of Account	
Address	City	State	Zip

**The balance of the deposit as required by the contract will come from:**

Source	Account Number	Type of Account	
Address	City	State	Zip

Source	Account Number	Type of Account	
Address	City	State	Zip

If the balance of the deposit is being supplied by a bridge loan, equity advance loan or employer loan, please submit written evidence of same.

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***REFINANCE:***

The closing costs and balance of funds required to close will come from  
*(identify financial institution and account number of sources)*

Source	Account Number	Type of Account	
Address	City	State	Zip

I/We also certify that no monies used for the contract deposit or down payment are or will be borrowed.

Borrower	Date
Applicant	Date
Applicant	Date
Applicant	Date

# Occupancy Statement

Applicant(s)

Mailing Address	City	State	Zip
Property Address	City	State	Zip

Please indicate your intended use by selecting one of the categories below:

- It is my/our intention to occupy the above property as my/ our primary residence within sixty (60) days of closing. It is being purchased/refinanced for my/our use and occupancy; or
- It is my/our intention to use this property as a secondary or vacation home within sixty (60) days of closing. It is being purchased/refinanced for my/our use and occupancy.
- It is my/our intention to use this property as an investment property.

I/We do certify to Spencer Savings Bank, SLA that the above information is correct.

Borrower	Date
Applicant	Date
Applicant	Date
Applicant	Date

## Quality Control Authorization to Reverify Information

Borrower Name

Property Address	City	State	Zip
Applicant Name		Applicant Name	
Applicant Name		Applicant Name	

### Verify Information

The undersigned borrowers (hereinafter referred to as “we”) understand and agree that Spencer Savings Bank, SLA (“Lender”) or its successors or assigns, may be required to reverify information concerning our mortgage loan after our loan closing. We understand that Lender may be required to perform this reverification in accordance with the Quality Control requirements of Spencer Savings Bank, and/or any other secondary market investor.

We understand that this process may include, but is not limited to, requesting our account holders, creditors, and employers to certify, either orally or in writing, the accuracy of information which we may have provided to Lender or information which we may have authorized Lender to obtain, which information Lender may have used as a basis for approving our loan. When Lender has relied on any information we reported on our Business Entity Mortgage Application (“application”) as a basis for approving our loan, Lender may request that our account holders, creditors, employers or the sources from which we derive income reported on the application certify, either orally or in writing, the accuracy of this information. By signing this form, we authorize any of the sources from whom Lender may request verification to release that information.

Borrower Signature	Date
Applicant Signature	Date
Applicant Signature	Date
Applicant Signature	Date

## Additional Information Form

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**CLOSING ATTORNEY/TITLE AGENT:**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

**ACCOUNTANT:**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

**APPRAISAL CONTACT:**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

**ESTIMATED CLOSING DATE:** \_\_\_\_\_

**APPLICANT/MEMBER INFORMATION:**

CELL PHONE NUMBER: \_\_\_\_\_ E-mail \_\_\_\_\_

**APPLICANT/MEMBER INFORMATION:**

CELL PHONE NUMBER: \_\_\_\_\_ E-mail \_\_\_\_\_

**APPLICANT/MEMBER INFORMATION:**

CELL PHONE NUMBER: \_\_\_\_\_ E-mail \_\_\_\_\_

**APPLICANT/MEMBER INFORMATION:**

CELL PHONE NUMBER: \_\_\_\_\_ E-mail \_\_\_\_\_

**E-Mail address to be used for providing communications to you in electronic form**

\_\_\_\_\_

**NAME OF CORPORATION, PARTNERSHIP, LLC TO HOLD TITLE:**

Name of Entity: \_\_\_\_\_ Business Tax ID # \_\_\_\_\_

**Please provide alternative mailing address for all correspondence, if applicable:**

\_\_\_\_\_

# Business Entity Mortgage Application

## Section One – The Loan Request

### Purpose of the Loan

(Check one or more)

- Purchase  Refinance Existing  Refinance - Cash out  New Construction  Renovations  
 Other (describe below)

Other (Describe) \_\_\_\_\_

Amount Requested \$ \_\_\_\_\_ Rate \_\_\_\_\_ Term (in years) \_\_\_\_\_

Product: \_\_\_\_\_

Purpose/Use of Funds: \_\_\_\_\_

## Section Two – Property to be Secured

Property Address or Location: \_\_\_\_\_

### Building Data

City: \_\_\_\_\_ Residential Units \_\_\_\_\_  
 County: \_\_\_\_\_ Commercial Units \_\_\_\_\_  
 State: \_\_\_\_\_ Other \_\_\_\_\_  
 Zip: \_\_\_\_\_ Estimated Value: \$ \_\_\_\_\_ Monthly  
 Lot: \_\_\_\_\_ Block: \_\_\_\_\_ Purchase Price: \$ \_\_\_\_\_ Rent Received: \$ \_\_\_\_\_  
 Date of Purchase: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Yearly Insurance: \$ \_\_\_\_\_ Yearly Taxes: \$ \_\_\_\_\_

Name of Current Mortgage	Current Balance	Loan #	Telephone #
_____	\$ _____	_____	( ) _____ - _____
_____	\$ _____	_____	( ) _____ - _____

## Section Three – Borrowing Entity (complete if borrowing in the name of a company)

Title To Be Held By: \_\_\_\_\_ Date of Formation \_\_\_\_\_

Borrower/Company Address \_\_\_\_\_

City & State \_\_\_\_\_ Zip Code \_\_\_\_\_

Type of Business:  Sole Proprietor  Partnership  Corp.  Sub "S" Corp.  LLC

Company Telephone ( ) \_\_\_\_\_ - \_\_\_\_\_ Business Tax ID # \_\_\_\_\_

Nature of Business (Describe) \_\_\_\_\_

## Section Four – Ownership/Officers of the Business (100% of the company must be shown. Use separate page if necessary)

Name	Title	% Owned	Telephone #
_____	_____	_____	( ) _____ - _____
_____	_____	_____	( ) _____ - _____
_____	_____	_____	( ) _____ - _____
_____	_____	_____	( ) _____ - _____

# Business Entity Mortgage Application

## Section Five – Applicant/Member Information

Applicant/Member \_\_\_\_\_  Married  Separated  Unmarried (Single, Divorced, Widowed)  
 Applicant Address \_\_\_\_\_ Own \_\_\_\_\_ Rent \_\_\_\_\_ How Long? \_\_\_\_\_  
 City and State \_\_\_\_\_ Zip Code \_\_\_\_\_ Monthly P&I / Rent \$ \_\_\_\_\_  
 Home Telephone (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Email Address \_\_\_\_\_  
 Applicant SSN # \_\_\_\_\_ Date of Birth \_\_\_\_\_ US Citizen?  Yes  No  
 US Resident Alien?  Yes  No

## Section Six – Applicant’s Employment & Assets

Employer Name \_\_\_\_\_ Address \_\_\_\_\_  
 City St Zip \_\_\_\_\_  
 Business Phone (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Start Date \_\_\_\_\_ Title \_\_\_\_\_  
 Years employed in the line of work/profession \_\_\_\_\_ Annual Income \$ \_\_\_\_\_ Other Income \$ \_\_\_\_\_  
 Previous Employer & Address (If less than 2 years at current job) \_\_\_\_\_ Start Date \_\_\_\_\_

### Real Estate Owned

To Whom Debt is Owned	Monthly Payments	Balance (*)	Property Address	Property Type
_____	\$ _____	\$ _____	_____	_____
_____	\$ _____	\$ _____	_____	_____
_____	\$ _____	\$ _____	_____	_____
_____	\$ _____	\$ _____	_____	_____
_____	\$ _____	\$ _____	_____	_____
_____	\$ _____	\$ _____	_____	_____
_____	\$ _____	\$ _____	_____	_____

Place an (\*) next to any debt you intend to pay off with this loan.

<b>Assets (Total Value)</b>	<b>Amount</b>		<b>YES</b>	<b>NO</b>
Cash on Hand and at Banks	\$ _____	Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/>	<input type="checkbox"/>
Listed & Government Securities	\$ _____	Is any of your personal debt being paid by the business?	<input type="checkbox"/>	<input type="checkbox"/>
Retirement Accounts	\$ _____	Are you currently involved in litigation?	<input type="checkbox"/>	<input type="checkbox"/>
Primary Residence	\$ _____	Have you ever filed for Bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate Investments	\$ _____	Are you delinquent on any debt, including loans, credit cards, income tax or real estate tax obligations?	<input type="checkbox"/>	<input type="checkbox"/>
Business Interests	\$ _____	Are any tax returns being contested or audited?	<input type="checkbox"/>	<input type="checkbox"/>
Personal Property (including automobiles)	\$ _____	Do you have any other contingent liabilities (leases, letters of credit, surety bonds, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>
Other Assets _____	\$ _____	Have any business entities or real estate been acquired or sold since the filing of your most recent personal tax return?	<input type="checkbox"/>	<input type="checkbox"/>
Other Assets _____	\$ _____	If Yes for any of the above, give details (attach additional sheets if necessary):	_____	_____
<b>Total Assets</b>	<b>\$ _____</b>	_____	_____	_____
<b>Liabilities (Amount Paid Monthly)</b>	<b>Amount</b>			
Loans Outstanding	\$ _____			
Credit Cards	\$ _____			
Auto Loans / Leases	\$ _____			
Education Loans	\$ _____			
Other Debts _____	\$ _____			
Other Debts _____	\$ _____			
<b>Total Liabilities</b>	<b>\$ _____</b>			

**Business Entity  
 Mortgage Application**

**Section Five – Applicant/Member Information**

Applicant/Member \_\_\_\_\_  Married  Separated  Unmarried (Single, Divorced, Widowed)  
 Applicant Address \_\_\_\_\_ Own \_\_\_\_\_ Rent \_\_\_\_\_ How Long? \_\_\_\_\_  
 City and State \_\_\_\_\_ Zip Code \_\_\_\_\_ Monthly P&I / Rent \$ \_\_\_\_\_  
 Home Telephone (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Email Address \_\_\_\_\_  
 Applicant SSN # \_\_\_\_\_ Date of Birth \_\_\_\_\_ US Citizen?  Yes  No  
 US Resident Alien?  Yes  No

**Section Six – Applicant’s Employment & Assets**

Employer Name \_\_\_\_\_ Address \_\_\_\_\_  
 City St Zip \_\_\_\_\_  
 Business Phone (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Start Date \_\_\_\_\_ Title \_\_\_\_\_  
 Years employed in the line of work/profession \_\_\_\_\_ Annual Income \$ \_\_\_\_\_ Other Income \$ \_\_\_\_\_  
 Previous Employer & Address (If less than 2 years at current job) \_\_\_\_\_ Start Date \_\_\_\_\_

**Real Estate Owned**

To Whom Debt is Owned	Monthly Payments	Balance (*)	Property Address	Property Type
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		

Place an (\*) next to any debt you intend to pay off with this loan.

<b>Assets (Total Value)</b>	<b>Amount</b>		<b>YES</b>	<b>NO</b>
Cash on Hand and at Banks	\$ _____	Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/>	<input type="checkbox"/>
Listed & Government Securities	\$ _____			
Retirement Accounts	\$ _____	Is any of your personal debt being paid by the business?	<input type="checkbox"/>	<input type="checkbox"/>
Primary Residence	\$ _____	Are you currently involved in litigation?	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate Investments	\$ _____	Have you ever filed for Bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>
Business Interests	\$ _____	Are you delinquent on any debt, including loans, credit cards, income tax or real estate tax obligations?	<input type="checkbox"/>	<input type="checkbox"/>
Personal Property (including automobiles)	\$ _____	Are any tax returns being contested or audited?	<input type="checkbox"/>	<input type="checkbox"/>
Other Assets _____	\$ _____	Do you have any other contingent liabilities (leases, letters of credit, surety bonds, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>
Other Assets _____	\$ _____	Have any business entities or real estate been acquired or sold since the filing of your most recent personal tax return?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Assets</b>	<b>\$ _____</b>	If Yes for any of the above, give details (attach additional sheets if necessary):		
<b>Liabilities (Amount Paid Monthly)</b>	<b>Amount</b>			
Loans Outstanding	\$ _____			
Credit Cards	\$ _____			
Auto Loans / Leases	\$ _____			
Education Loans	\$ _____			
Other Debts _____	\$ _____			
Other Debts _____	\$ _____			
<b>Total Liabilities</b>	<b>\$ _____</b>			

**Section Five – Applicant/Member Information**

Applicant/Member \_\_\_\_\_  Married  Separated  Unmarried (Single, Divorced, Widowed)  
 Applicant Address \_\_\_\_\_ Own \_\_\_\_\_ Rent \_\_\_\_\_ How Long? \_\_\_\_\_  
 City and State \_\_\_\_\_ Zip Code \_\_\_\_\_ Monthly P&I / Rent \$ \_\_\_\_\_  
 Home Telephone (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Email Address \_\_\_\_\_  
 Applicant SSN # \_\_\_\_\_ Date of Birth \_\_\_\_\_ US Citizen?  Yes  No  
 US Resident Alien?  Yes  No

**Section Six – Applicant’s Employment & Assets**

Employer Name \_\_\_\_\_ Address \_\_\_\_\_  
 City St Zip \_\_\_\_\_  
 Business Phone (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Start Date \_\_\_\_\_ Title \_\_\_\_\_  
 Years employed in the line of work/profession \_\_\_\_\_ Annual Income \$ \_\_\_\_\_ Other Income \$ \_\_\_\_\_  
 Previous Employer & Address (If less than 2 years at current job) \_\_\_\_\_ Start Date \_\_\_\_\_

**Real Estate Owned**

To Whom Debt is Owned	Monthly Payments	Balance (*)	Property Address	Property Type
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		

Place an (\*) next to any debt you intend to pay off with this loan.

<b>Assets (Total Value)</b>	<b>Amount</b>		<b>YES</b>	<b>NO</b>
Cash on Hand and at Banks	\$ _____	Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/>	<input type="checkbox"/>
Listed & Government Securities	\$ _____			
Retirement Accounts	\$ _____	Is any of your personal debt being paid by the business?	<input type="checkbox"/>	<input type="checkbox"/>
Primary Residence	\$ _____	Are you currently involved in litigation?	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate Investments	\$ _____	Have you ever filed for Bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>
Business Interests	\$ _____	Are you delinquent on any debt, including loans, credit cards, income tax or real estate tax obligations?	<input type="checkbox"/>	<input type="checkbox"/>
Personal Property (including automobiles)	\$ _____	Are any tax returns being contested or audited?	<input type="checkbox"/>	<input type="checkbox"/>
Other Assets _____	\$ _____	Do you have any other contingent liabilities (leases, letters of credit, surety bonds, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>
Other Assets _____	\$ _____	Have any business entities or real estate been acquired or sold since the filing of your most recent personal tax return?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Assets</b>	<b>\$ _____</b>	If Yes for any of the above, give details (attach additional sheets if necessary):		
<b>Liabilities (Amount Paid Monthly)</b>	<b>Amount</b>			
Loans Outstanding	\$ _____			
Credit Cards	\$ _____			
Auto Loans / Leases	\$ _____			
Education Loans	\$ _____			
Other Debts _____	\$ _____			
Other Debts _____	\$ _____			
<b>Total Liabilities</b>	<b>\$ _____</b>			



# Business Entity Mortgage Application

### Section Five – Applicant/Member Information

Applicant/Member \_\_\_\_\_  Married  Separated  Unmarried (Single, Divorced, Widowed)  
 Applicant Address \_\_\_\_\_ Own \_\_\_\_\_ Rent \_\_\_\_\_ How Long? \_\_\_\_\_  
 City and State \_\_\_\_\_ Zip Code \_\_\_\_\_ Monthly P&I / Rent \$ \_\_\_\_\_  
 Home Telephone (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Email Address \_\_\_\_\_  
 Applicant SSN # \_\_\_\_\_ Date of Birth \_\_\_\_\_ US Citizen?  Yes  No  
 US Resident Alien?  Yes  No

### Section Six – Applicant’s Employment & Assets

Employer Name \_\_\_\_\_ Address \_\_\_\_\_  
 City St Zip \_\_\_\_\_  
 Business Phone (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Start Date \_\_\_\_\_ Title \_\_\_\_\_  
 Years employed in the line of work/profession \_\_\_\_\_ Annual Income \$ \_\_\_\_\_ Other Income \$ \_\_\_\_\_  
 Previous Employer & Address (If less than 2 years at current job) \_\_\_\_\_ Start Date \_\_\_\_\_

#### Real Estate Owned

To Whom Debt is Owned	Monthly Payments	Balance (*)	Property Address	Property Type
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		
	\$ _____	\$ _____		

Place an (\*) next to any debt you intend to pay off with this loan.

	<b>Amount</b>			YES	NO
<b>Assets (Total Value)</b>					
Cash on Hand and at Banks	\$ _____	Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership?		<input type="checkbox"/>	<input type="checkbox"/>
Listed & Government Securities	\$ _____	Is any of your personal debt being paid by the business?		<input type="checkbox"/>	<input type="checkbox"/>
Retirement Accounts	\$ _____	Are you currently involved in litigation?		<input type="checkbox"/>	<input type="checkbox"/>
Primary Residence	\$ _____	Have you ever filed for Bankruptcy?		<input type="checkbox"/>	<input type="checkbox"/>
Real Estate Investments	\$ _____	Are you delinquent on any debt, including loans, credit cards, income tax or real estate tax obligations?		<input type="checkbox"/>	<input type="checkbox"/>
Business Interests	\$ _____	Are any tax returns being contested or audited?		<input type="checkbox"/>	<input type="checkbox"/>
Personal Property (including automobiles)	\$ _____	Do you have any other contingent liabilities (leases, letters of credit, surety bonds, etc.)?		<input type="checkbox"/>	<input type="checkbox"/>
Other Assets _____	\$ _____	Have any business entities or real estate been acquired or sold since the filing of your most recent personal tax return?		<input type="checkbox"/>	<input type="checkbox"/>
Other Assets _____	\$ _____	If Yes for any of the above, give details (attach additional sheets if necessary): _____ _____ _____ _____			
<b>Total Assets</b>	<b>\$ _____</b>				
<b>Liabilities (Amount Paid Monthly)</b>					
Loans Outstanding	\$ _____				
Credit Cards	\$ _____				
Auto Loans / Leases	\$ _____				
Education Loans	\$ _____				
Other Debts _____	\$ _____				
Other Debts _____	\$ _____				
<b>Total Liabilities</b>	<b>\$ _____</b>				

**Section Seven – Authorizations**

I / We authorize and instruct any person or consumer/business reporting agency to compile and furnish to the Bank any information it may have or obtain in response to such credit inquiries and agree that same shall remain the Bank's property whether or not the credit is extended.

I / We represent to the bank that all information set forth in this application is a true representation of facts made for the purpose of obtaining the credit requested and I/we understand that any willful misrepresentation on this application could result in the denial or termination of the credit requested or criminal action.

The Bank may request a credit report in connection with this application and subsequent credit reports in connection with updating, renewing or extending the existing or future extensions of credit.

I / We understand and agree that this application shall remain the property of this institution. Signed this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

Name of Business \_\_\_\_\_

By: \_\_\_\_\_ By: \_\_\_\_\_

Title: \_\_\_\_\_ Title: \_\_\_\_\_

Borrower/Member Signature:

\_\_\_\_\_

Date: \_\_\_\_\_

Applicant/Member Signature:

\_\_\_\_\_

Date: \_\_\_\_\_

Applicant/Member Signature:

\_\_\_\_\_

Date: \_\_\_\_\_

Applicant/Member Signature:

\_\_\_\_\_

Date: \_\_\_\_\_

**FOR BANK COMPLETION ONLY:**

NMLS Loan Originator Name: \_\_\_\_\_

NMLS Loan Originator ID #: \_\_\_\_\_

Bank NMLS ID #: 421318