

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 certificate of formation document, state issued Tax ID number and operating agreement (if applicable).
- ☐ **5.** *We will need complete signed* copies of your tax returns for the most recent two years, for all members.
- ☐ **6.** We will need copies of your W2s or 1099's for the two most recent years, for all members.
- ☐ **7.** Please supply signed current rental leases to verify rental income, on subject property.
- ☐ **8.** Copies of your consecutive pay stubs for the most current one month period, for all members.
- ☐ **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., for all members.
- ☐ **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), for all members.
- ☐ **12.** If divorced or separated you must supply a copy of your divorce or separation agreement and property settlement (personal only), for all members.
- ☐ **13.** 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).
- ☐ **14.** DCA current inspection certificate (green card), or recent failure inspection report.
- ☐ **15.** SS4 IRS form validating entities EIN tax ID #.
- ☐ **16.** Credit report fee in the amount of \$33.30 each for each applicant, is due and payable at application.
- ☐ **17.** Additional fees:
 - A.** A final inspection fee of \$225.00 will be charged on all new construction loans.
 - B.** \$500.00 attorney review fee.
- ☐ **18.** 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 - \$700 (1-4 family investment) or \$2,600 (1-4 mixed use), Flood Certification - \$11.50 and Application Fee - \$91.90 single family, \$216.90 2-4 family and \$206.90 mixed use. Add an additional \$20 fee for Condo/PUD/Townhouse financing.

Business Entity NJ First Mortgage Pre-Application Disclosure

Applicant 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)	70.50	70.50	70.50
Credit Report (for each additional applicant)	70.50	70.50	70.50
Appraisal	700.00 Complex Quote	700.00 Complex Quote	2,600.00
Application Fee	122.50	347.50	132.50
Flood Certification	11.50	11.50	11.50
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.**

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: _____

Applicant 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 Signature	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.
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.
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Applicant 2 Signature	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.
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.
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Applicant 3 Signature	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.
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 4 Signature	Social Security Number	Date

How Did You Hear About Spencer?

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.

Applicant(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.)

☐ 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 / E-MAIL ADVERTISEMENT

☐ OTHER (Please Specify)

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.

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.

Applicant	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.

Applicant Signature	Date
Applicant Signature	Date
Applicant Signature	Date
Applicant Signature	Date

Quality Control Authorization to Reverify Information

Applicant/Member Name

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

Verify Information

The undersigned applicant's (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.

Applicant Signature	Date
Applicant Signature	Date
Applicant Signature	Date
Applicant Signature	Date

Additional Information Form

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 _____

Primary contact & 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: _____

City: _____ County: _____

State: _____ Zip: _____

Lot: _____ Block: _____ Date of Purchase: _____ / _____ / _____

Name of Current Lender/Mortgage Holder	Current Balance/Monthly Payment	Loan #	Month/Year Acquired
_____	\$ _____	_____	_____
_____	\$ _____	_____	_____

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

Title To Be Held By: _____ Date of Formation _____

Business Entity Address _____

City & State _____ Zip Code _____

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

Member Telephone/Cell # (____) _____ - _____ Entity Tax ID # _____

Nature of Commercial Business On Site (Describe, if applicable) _____

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

Name	Title	% Owned	Telephone/Cell #
_____	_____	_____	(____) _____ - _____
_____	_____	_____	(____) _____ - _____
_____	_____	_____	(____) _____ - _____
_____	_____	_____	(____) _____ - _____

Property Description

Section One

Building Data

Residential Units: _____ Yearly Insurance: \$ _____

Commercial Units: _____ Yearly Taxes: \$ _____

Estimated Value: \$ _____ Monthly Rent Received: \$ _____

Purchase Price: \$ _____

Section Two

Property Highlights

Apartment #1

Rooms: _____ # Bedrooms: _____ # F/H Baths: _____

Apartment #2

Rooms: _____ # Bedrooms: _____ # F/H Baths: _____

Apartment #3

Rooms: _____ # Bedrooms: _____ # F/H Baths: _____

Apartment #4

Rooms: _____ # Bedrooms: _____ # F/H Baths: _____

Garage: _____ / Parking Spaces: _____

Section Three (If Applicable)

Commercial Units: _____ Sq. Feet: _____

☐ Office

☐ Retail

☐ Restaurant

☐ Medical

☐ Storage

Other: _____

Applicant 1

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
If you intend to apply for joint credit, please initial here: Applicant _____ Co-Applicant _____

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 _____ Self-Employed ☐ Yes ☐ No
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.

Assets (Total Value)

Amount
Cash on Hand and at Banks \$ _____
Listed & Government Securities \$ _____
Retirement Accounts \$ _____
Primary Residence \$ _____
Real Estate Investments \$ _____
Business Interests \$ _____
Personal Property (including automobiles) \$ _____
Other Assets _____ \$ _____
Other Assets _____ \$ _____
Total Assets \$ _____

Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership?

YES NO
☐ ☐

Is any of your personal debt being paid by the business?

☐ ☐

Are you currently involved in litigation?

☐ ☐

Have you ever filed for Bankruptcy?

☐ ☐

Are you delinquent on any debt, including loans, credit cards, income tax or real estate tax obligations?

☐ ☐

Are any tax returns being contested or audited?

☐ ☐

Liabilities (Amount Paid Monthly)

Amount
Loans Outstanding \$ _____
Credit Cards \$ _____
Auto Loans / Leases \$ _____
Education Loans \$ _____
Other Debts _____ \$ _____
Other Debts _____ \$ _____
Total Liabilities \$ _____

Do you have any other contingent liabilities (leases, letters of credit, surety bonds, etc.)?

☐ ☐

Have any business entities or real estate been acquired or sold since the filing of your most recent personal tax return?

☐ ☐

If Yes for any of the above, give details (attach additional sheets if necessary):

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
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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 _____ Self-Employed ☐ Yes ☐ No
Real Estate Owned _____

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

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

Assets (Total Value)	Amount		YES	NO
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):		
Total Assets	\$ _____			
Liabilities (Amount Paid Monthly)	Amount			
Loans Outstanding	\$ _____			
Credit Cards	\$ _____			
Auto Loans / Leases	\$ _____			
Education Loans	\$ _____			
Other Debts _____	\$ _____			
Other Debts _____	\$ _____			
Total Liabilities	\$ _____			

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Start Date _____ Self-Employed ☐ Yes ☐ No
Real Estate Owned

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	\$	\$		
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	\$	\$		
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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"/>
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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):		
Total Assets	\$ _____			
Liabilities (Amount Paid Monthly)	Amount			
Loans Outstanding	\$ _____			
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Auto Loans / Leases	\$ _____			
Education Loans	\$ _____			
Other Debts _____	\$ _____			
Other Debts _____	\$ _____			
Total Liabilities	\$ _____			

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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
If you intend to apply for joint credit, please initial here: Applicant _____ Co-Applicant _____

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	\$	\$		
	\$	\$		
	\$	\$		
	\$	\$		

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Amount
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Listed & Government Securities \$ _____
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Primary Residence \$ _____
Real Estate Investments \$ _____
Business Interests \$ _____
Personal Property (including automobiles) \$ _____
Other Assets _____ \$ _____
Other Assets _____ \$ _____
Total Assets \$ _____

	YES	NO
Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/>	<input type="checkbox"/>
Is any of your personal debt being paid by the business?	<input type="checkbox"/>	<input type="checkbox"/>
Are you currently involved in litigation?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever filed for Bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>
Are you delinquent on any debt, including loans, credit cards, income tax or real estate tax obligations?	<input type="checkbox"/>	<input type="checkbox"/>
Are any tax returns being contested or audited?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have any other contingent liabilities (leases, letters of credit, surety bonds, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>
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"/>

Liabilities (Amount Paid Monthly)

Amount
Loans Outstanding \$ _____
Credit Cards \$ _____
Auto Loans / Leases \$ _____
Education Loans \$ _____
Other Debts _____ \$ _____
Other Debts _____ \$ _____
Total Liabilities \$ _____

If Yes for any of the above, give details (attach additional sheets if necessary):

Business Entity Mortgage Application

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: _____

Applicant/Member Signature: _____

Applicant/Member Signature: _____

Date: _____

Date: _____

Applicant/Member Signature: _____

Applicant/Member Signature: _____

Date: _____

Date: _____

FOR BANK COMPLETION ONLY:

NMLS Loan Originator Name: _____

NMLS Loan Originator ID #: _____

Bank NMLS ID #: **421318**

Date: _____