



LINE OF CREDIT REQUESTED: _____ PURPOSE: _____

The State laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The State civil rights commission administers compliance with this law.

Property Street Address/City/State/Zip _____ Date Purchased _____ Purchase Price _____ Year Built _____

Title held in what name(s) _____ Condominium House 1-Family 2-4 Family

Book _____ Page _____ If Registered Land, Cert. # _____ Mortgage Held By _____ Acct. # _____

Date Written _____ Orig. Amt. _____ Present Balance _____ Prin-Int. Pymt. _____ Annual Taxes _____ Are taxes paid to Bank? _____ Homeowners Assn. Dues/Month _____

Hazard In. Co. Name _____ Amount of Insurance _____

NOTE: AT THE CLOSING OF THE LOAN, AN INSURANCE POLICY WILL BE REQUIRED INDICATING WINCHESTER SAVINGS BANK AS LOSS PAYEE.

The Co-Borrower Section and all other Co-Borrower questions must be completed and the appropriate box(es) checked if another person will be jointly obligated with the Borrower on the loan, or the Borrower is relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the loan, or the Borrower is married and resides, or the property is located, in a community property state.

BORROWER				CO-BORROWER			
Name _____		Date of Birth _____		Name _____		Date of Birth _____	
Present Address (if different from above) No. Years _____ Street _____ City/State/Zip _____ Former address if less than 2 years at present address Street _____ City/State/Zip _____ Years at former address _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent				Present Address (if different from above) No. Years _____ Street _____ City/State/Zip _____ Former address if less than 2 years at present address Street _____ City/State/Zip _____ Years at former address _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent			
<input type="checkbox"/> Married <input type="checkbox"/> Separated		Dependents other than listed by Co-Borrower		<input type="checkbox"/> Married <input type="checkbox"/> Separated		Dependents other than listed by Co-Borrower	
<input type="checkbox"/> Unmarried Incl. Single, Divorced, Widowed)		No. _____ Ages _____		<input type="checkbox"/> Unmarried Incl. Single, Divorced, Widowed)		No. _____ Ages _____	
Name and Address of Employer _____		Years employed in this line of work or profession? _____ Years Years on this job _____ <input type="checkbox"/> Self-Employed		Name and Address of Employer _____		Years employed in this line of work or profession? _____ Years Years on this job _____ <input type="checkbox"/> Self-Employed	
Position/Title _____		Type of Business _____		Position/Title _____		Type of Business _____	
Social Security Number _____		Home Phone _____ Business Phone _____		Social Security Number _____		Home Phone _____ Business Phone _____	
Name & Address of nearest relative not living with you _____		Relationship _____ Home Phone _____		Name & Address of nearest relative not living with you _____		Relationship _____ Home Phone _____	

GROSS MONTHLY INCOME				Bank	Account No.	Name & Address of Depository
Item	Borrower	Co-Borrower	Total			
Base Empl. Income \$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Overtime				<input type="checkbox"/> Yes <input type="checkbox"/> No		
Bonuses				<input type="checkbox"/> Yes <input type="checkbox"/> No		
Commissions				<input type="checkbox"/> Yes <input type="checkbox"/> No		
Dividends/Interest				<input type="checkbox"/> Yes <input type="checkbox"/> No		
Net Rental Income				<input type="checkbox"/> Yes <input type="checkbox"/> No		
Other † (Before completing, see notice under Describe Other Income below)				<input type="checkbox"/> Yes <input type="checkbox"/> No		
Total	\$	\$	\$			

DESCRIBE OTHER INCOME			
↓ B – Borrower C – Co-Borrower	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.	Monthly Amount	\$

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING						
B/C	Previous Employer/School	City/State	Type of Business	Position/Title	Dates From/To	Monthly Income

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER				
If a "yes" answer is given to a question in this column, please explain on an attached sheet.	Borrower Yes or No	Co-Borrower Yes or No	Borrower Yes or No	Co-Borrower Yes or No
Are there any outstanding judgments against you?	_____	_____	Are you a co-maker or endorser on a note?	_____
Have you been declared bankrupt within the past 7 years?	_____	_____	Do you have any past due obligations owed to or insured by any agency or the federal government?	_____
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	_____	_____	Are you a U.S. citizen?	_____
Are you a party to a law suit?	_____	_____	If "no," are you a resident alien?	_____
Are you obligated to pay alimony, child support, or separate maintenance?	_____	_____	If "no," are you a non-resident alien?	_____

DEBTS: List all fixed obligations and installment accounts. (If more space is needed list on an attached sheet.)
If no outstanding debt, list three previous credit references.

▼	B – Borrower C – Co-Borrower	Creditor's Name and Address	Account No.	Date Incurred	Original Amount	Present Balance	Monthly Payment	Amount Past Due
					\$	\$	\$	\$
	AUTO	Lien Holder:	Year and Make					
		Lien Holder:	Year and Make					
Total Monthly Obligations ▶								

Additional Properties Owned

Address	Type of Property	Mortgage Held by	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Taxes, Ins. Maintenance and Misc.	Net Rental Income
			\$	\$	\$	\$	\$
TOTALS –			\$	\$	\$	\$	\$

IMPORTANT — APPLICANT READ BEFORE SIGNING

By signing below, the Borrower and Co-Borrower, if any, indicate their understanding and acceptance of the following statements:

1. The responsibility of the attorney for the mortgagee is to protect the interest of the mortgagee.
2. The mortgagors may, at their own expense, engage an attorney of their own selection to represent their interest in the transaction.
3. I/We apply for the loan indicated in this application which may be secured by a mortgage or deed of trust on the property described herein and represent 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.
4. The original or a copy of this application will be retained by the Lender, even if the loan is not granted.
5. Verification may be obtained from any source named in this application.
6. I/We hereby consent to an authorize the Lender, to obtain information from credit reporting agencies, employers and others; and to update that information from time to time.
7. I/We agree to let the Lender answer questions from credit reporting agencies and others about its experience with this account.
8. I/We understand that it may be 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 the United States Criminal Code. In addition, I/We understand that if I/We commit fraud or make a material misrepresentation in connection with this Account, the Lender may terminate the plan and demand immediate repayment of any outstanding balance.
9. I/We do or no not intend to occupy the property as my/our primary residence.
10. I/We also acknowledge receipt of the consumer handbook entitled *When You Home Is On The Line* and a copy of application disclosures.

Borrower's Signature

Co-Borrower's Signature

Date _____

Date _____