



TYPE OF LOAN APPLIED FOR				PROPERTY TYPE
<input type="checkbox"/> Principal & Interest		<input type="checkbox"/> Interest Only		<input type="checkbox"/> Single Family <input type="checkbox"/> 2-4 Family <input type="checkbox"/> Condo <input type="checkbox"/> Other Specify _____
AMOUNT	INTEREST RATE	TERM	MONTHLY PAYMENT	
\$ _____	% _____	_____	\$ _____	
PROCEEDS OF CREDIT TO BE USED FOR:			DESCRIBE IMPROVEMENTS TO BE MADE	
ADDRESS OF PROPERTY BEING SECURED:				
YEAR PURCHASED	PURCHASE PRICE	PRESENT VALUE		
	\$ _____	\$ _____		
TITLE IN NAME OF:				

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.

BORROWER				CO-BORROWER			
NAME		DOB		NAME		DOB	
PRESENT ADDRESS				PRESENT ADDRESS			
STREET		NO. YEARS		STREET		NO. YEARS	
CITY STATE ZIP		<input type="checkbox"/> OWN RENT		CITY STATE ZIP		<input type="checkbox"/> OWN RENT	
FORMER ADDRESS IF LESS THAN 2 YEARS AT PRESENT ADDRESS				FORMER ADDRESS IF LESS THAN 2 YEARS AT PRESENT ADDRESS			
STREET		NO. YEARS		STREET		NO. YEARS	
CITY STATE ZIP		<input type="checkbox"/> OWN RENT		CITY STATE ZIP		<input type="checkbox"/> OWN RENT	
COMPLETE FOR SECURED LOANS ONLY		Dependents Other Than listed by Co-Borrower		COMPLETE FOR SECURED LOANS ONLY		Dependents Other Than listed by Co-Borrower	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (inc. single, divorced, widowed)		NO AGES		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (inc. single, divorced, widowed)		NO AGES	
NAME AND ADDRESS OF EMPLOYER		YEARS EMPLOYED IN THIS LINE OF WORK OR PROFESSION		NAME AND ADDRESS OF EMPLOYER		YEARS EMPLOYED IN THIS LINE OF WORK OR PROFESSION	
		____ Years Years on this job _____				____ Years Years on this job _____	
		<input type="checkbox"/> Self Employed				<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	
GROSS MONTHLY INCOME				MONTHLY HOUSING EXPENSE			
ITEM	BORROWER	CO-BORROWER	TOTAL	ITEM	PRESENT		
BASE EM PL. INCOME	\$ _____	\$ _____		FIRST MORTGAGE (P&I)	\$ _____		
OVERTIME				OTHER FINANCING (P&I)			
BONUSES				HAZARD INSURANCE			
COMMISSIONS				REAL ESTATE TAXES			
DIVIDENDS/INTEREST				MORTGAGE INSURANCE			
NET RENTAL INCOME				HOMEOWNER ASSN. DUES			
OTHER* (before completing, see notice under Describe Other Income below.)				OTHER:			
				TOTAL MONTHLY PMT	\$ _____		
				UTILITIES			
TOTAL	\$ _____	\$ _____	\$ _____	TOTAL	\$ _____		
DESCRIBE OTHER INCOME							
B=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							
BC	PREVIOUS EMPLOYER/SCHOOL	CITY/STATE	TYPE OF BUSINESS	POSITION/TITLE	DATES FROM TO	MONTHLY AMOUNT	

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

If a "yes" answers given to a question in this column, please explain on an attached sheet.	BORROWER		CO-BORROWER		If a "yes" answers given to a question in this column, please explain on an attached sheet.	BORROWER		CO-BORROWER	
	YES	NO	YES	NO		YES	NO	YES	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 of 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 US 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?				

LIST YOUR ASSETS

LIST YOUR FINANCIAL OBLIGATIONS AND PLEDGED ASSETS

DESCRIPTION / ACCT. NO. / INSTITUTION NAME / ADDRESS	CASH / MARKET VALUE	CREDITOR'S NAME / ACCT. NO. / ADDRESS	B-Borrower C-Co-Borrower	MO PYMT / # MOS. LEFT	UNPAID BALANCE
	\$			\$ /	\$
	\$			\$ /	\$
	\$			\$ /	\$
	\$			\$ /	\$
STOCKS & BONDS (NO./ DESCRIPTION)				\$ /	\$
LIFE INSURANCE NET CASH VALUE				\$ /	\$
FACE AMOUNT \$				\$ /	\$
SUB TOTAL LIQUID ASSETS					
REAL ESTATE OWNED (ENTER MARKET VALUE FROM SCHEDULE OF REAL ESTATE OWNED)				\$ /	\$
VESTED INTEREST IN RETIREMENT		LOANS SECURED BY REAL ESTATE / RENT		\$ /	\$
NET WORTH OF BUSINESS OWNED (ATTACH FINANCIAL STATEMENT)				\$ /	\$
AUTOMOBILES OWNED		LOAN SECURED BY AUTO / LEASE		\$ /	\$
FURNITURE & PERSONAL PROPERTY				\$ /	\$
OTHER ASSETS (ITEMIZE)		ALIMONY/ CHILD SUPPORT/SEPARATE MAINTENANCE PAYMENTS OWED TO:			
		TOTAL MONTHLY PAYMENTS ▶		\$	
TOTAL ASSETS ▶	A \$	NEW WORTH (A minus B)		TOTAL LIABILITIES	B \$

SCHEDULE OF REAL ESTATE OWNED (If Additional Properties Owned Attach Separate Schedule)

ADDRESS OF PROPERTY (Indicate S if Sold, PS if Pending Sale or R if Rental being held for income)	TYPE OF PROPERTY	PRESENT MARKET VALUE	AMOUNT OF MORTGAGES & LIENS	GROSS RENTAL INCOME	MORTGAGE PAYMENTS	TAXES, INC. MAINTENANCE AND MISC.	NET RENTAL INCOME
		\$	\$	\$	\$	\$	\$
TOTAL ASSETS ▶		\$	\$	\$	\$	\$	\$

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.

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.

BORROWER'S SIGNATURE _____ DATE _____ BORROWER'S SIGNATURE _____ DATE _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER

CO-BORROWER

I do not wish to furnish this information

I do not wish to furnish this information

Race / National Origin: American Indian or Alaskan Native Asian or Pacific Islander White, not of Hispanic Origin

Race / National Origin: American Indian or Alaskan Native Asian or Pacific Islander White, not of Hispanic Origin

Hispanic origin Hispanic

Hispanic origin Hispanic

Other (specify) _____

Other (specify) _____

Sex: Female Male

Sex: Female Male

Interviewer's Name (print or type)

Torrington Savings Bank

face-to-face interview by mail by telephone