



TYPE OF LOAN APPLIED FOR				PROPERTY TYPE		
<input type="checkbox"/> Principal & Interest		<input type="checkbox"/> Interest Only		<input type="checkbox"/> Single Family		
AMOUNT	INTEREST RATE	TERM	MONTHLY PAYMENT	<input type="checkbox"/> 2-4 Family		
\$	%		\$	<input type="checkbox"/> Condo		
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 <input type="checkbox"/> another person will be jointly obligated with the borrower on the loan or, <input type="checkbox"/> 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	CITY	STATE	
			<input type="checkbox"/> RENT		ZIP	
					<input type="checkbox"/> OWN	
					<input type="checkbox"/> 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	CITY	STATE	
			<input type="checkbox"/> RENT		ZIP	
					<input type="checkbox"/> OWN	
					<input type="checkbox"/> RENT	
COMPLETE FOR SECURED LOANS ONLY		Dependents Other Than Listed by Co-Borrower		COMPLETE FOR SECURED LOANS ONLY		
<input type="checkbox"/> Married	<input type="checkbox"/> Separated	NO.	AGES	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	
<input type="checkbox"/> Unmarried (inc. single, divorced, widowed)				<input type="checkbox"/> Unmarried (inc. single, divorced, widowed)		
NAME AND ADDRESS OF EMPLOYER		YEARS EMPLOYED IN THIS LINE OF WORK OR PROFESSION		NAME AND ADDRESS OF EMPLOYER		
		_____ Years				
		Years on this job _____				
		<input type="checkbox"/> Self Employed				
POSITION / TITLE		TYPE OF BUSINESS		POSITION / TITLE		
SOCIAL SECURITY NUMBER		HOME PHONE	BUSINESS PHONE	SOCIAL SECURITY NUMBER		
GROSS MONTHLY INCOME			MONTHLY HOUSING EXPENSE			
ITEM	BORROWER	CO-BORROWER	TOTAL	ITEM	PRESENT	
BASE EMPL. 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	
C=Co-Borrower					\$	
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		Are you a co-maker or endorser on a note?	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 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?				

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)		LOANS SECURED BY REAL ESTATE / RENT		\$ /	\$
VESTED INTEREST IN RETIREMENT				\$ /	\$
NET WORTH OF BUSINESS OWNED (ATTACH FINANCIAL STATEMENT)		LOAN SECURED BY AUTO / LEASE		\$ /	\$
AUTOMOBILES OWNED					
FURNITURE & PERSONAL PROPERTY		ALIMONY / CHILD SUPPORT / SEPARATE MAINTENANCE PAYMENTS OWED TO:			
OTHER ASSETS (ITEMIZE)					
		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
		\$	\$	\$	\$	\$	\$
TOTALS		\$	\$	\$	\$	\$	\$

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 _____ CO-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	<input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American
	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

INTERVIEWER'S NAME (PRINT OR TYPE) **Torrington Savings Bank**
 face-to-face interview by mail by telephone internet