



MERRIMACK COUNTY SAVINGS BANK

Merrimack County Savings Bank Consumer Real Estate Application

This application is being submitted to obtain credit for (choose one):

Home Equity Line (Revolving Line of Credit)

Fixed Rate Home Equity Loan

Mobile Home in Park

Loan Amount Requested _____ Term _____ Rate _____

Loan Purpose Purchase Refinance
 Home Improvement Other: Specify _____

Collateral Description/Property Address _____ Property Value _____

Real Estate Details:

Occupancy Type Primary Residence Secondary Residence Investment Property

Construction Method Site Built Manufactured Housing

Property Type Manufactured Home and Land Manufactured Home and not land Not Applicable

Land property Interest Direct Ownership Indirect ownership Paid Leasehold Unpaid Leasehold Not Applicable

Number of Units Multifamily Affordable units

Borrower's Name:

DOB Social Security #
 Phone # 2nd Phone #

Email:

Address:

Mailing Address

Name and Address of Employer Self Employed

Yrs. on this job
 Yrs. Employed in this profession

Co-Borrower Name:

DOB Social Security #
 Phone # 2nd Phone #

Email:

Address:

Mailing Address

Name and Address of Employer Self Employed

Yrs. on this job
 Yrs. Employed in this profession

Position/Title/Type of Business

Business Phone (incl. area code)

Position/Title/Type of Business

Business Phone (incl. area code)

| Gross Monthly Income | MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION | | | | Housing Expense | Current | This property (if applicable) |
|----------------------|---|-------------|-------|------------------------|-----------------|---------|-------------------------------|
| | Borrower | Co-Borrower | Total | | | | |
| Base Empl. Income | \$ | \$ | \$ | Rent | \$ | \$ | |
| Overtime/ Bonuses | \$ | \$ | \$ | First Mortgage (P&I) | \$ | \$ | |
| Commissions | \$ | \$ | \$ | Hazard Insurance | \$ | \$ | |
| Dividends/Interest | \$ | \$ | \$ | Real Estate Taxes | \$ | \$ | |
| Net Rental Income | \$ | \$ | \$ | Mortgage Insurance | \$ | \$ | |
| Other ** | \$ | \$ | \$ | Homeowner's Assn. Dues | \$ | \$ | |
| Total | | | | Total | \$ | \$ | |

Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation

Previous Employment if not employed at current employment for at least 2 years.

| | |
|---|---|
| Name and Address of Employer <input type="checkbox"/> Self Employed <hr/> Yrs. on this job <hr/> Yrs. Employed in this profession | Name and Address of Employer <input type="checkbox"/> Self Employed <hr/> Yrs. on this job <hr/> Yrs. Employed in this profession |
| Position/Title/Type of Business | Business Phone (incl. area code) |

Schedule of Real Estate Owned

| Property Address (enter S if sold, PS if pending sale or R if rental being held for income) | Type of Property | Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance Taxes & Misc | Net Rental Income |
|---|------------------|-------|-----------------------------|---------------------|-------------------|-------------------------------------|-------------------|
| | | \$ | \$ | \$ | \$ | \$ | \$ |
| | | \$ | \$ | \$ | \$ | \$ | \$ |
| | | \$ | \$ | \$ | \$ | \$ | \$ |
| | | \$ | \$ | \$ | \$ | \$ | \$ |
| Totals | | \$ | \$ | \$ | \$ | \$ | \$ |

OTHER CREDIT INFORMATION

Please show all new debts or debts not likely to show on the credit report Use separate sheet or reverse side if necessary. Put an asterisk (*) next to any you intend to pay in full with this line

| Creditor | Type of debt | Balance | Monthly Payment | Creditor | Type of debt | Balance | Monthly Payment |
|----------|--------------|---------|-----------------|----------|--------------|---------|-----------------|
| | | \$ | \$ | | | \$ | \$ |
| | | \$ | \$ | | | \$ | \$ |
| | | \$ | \$ | | | \$ | \$ |

Are you obligated to make alimony, support or separate maintenance payments Yes No

| Name | Address | Amount per month |
|------|---------|------------------|
| | | \$ |
| | | \$ |

PLEASE READ AND SIGN

I certify that everything I have stated in this application and on any attachments is correct. The Bank may keep this application whether or not it is approved. By signing below, I authorize The Bank to check my credit and employment history, to have a consumer credit report prepared for me for the purpose of evaluating this application for credit, and to answer questions others may ask The Bank about my credit record with the Bank. I understand that I must update this credit information at The Bank's request and if my financial condition changes.

Each of the undersigned (all applicants) specifically represents to the Lender and to the Lenders actual or potential agents, processors, brokers, attorney's, insurers, successors and/or assigns and agrees and acknowledges that the information provided in this application is true, correct and not misleading as of the date of my signature and that any intentional or negligent misrepresentation of this information contained in this application which may result in civil liability including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation made on this application, and/or in criminal penalties including but not limited to fine or imprisonment or both to the extent of the law; the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not this loan is approved; the Lender and its agents, insurers, servicers, successors and assigns may continuously rely on information contained in the application. All applicants are obligated to amend and/or supplement the information provided in this application if any material facts should change prior to closing.

I/We intend to apply for Individual Credit

We intend to apply for joint credit

| | | | |
|---|------|-----------------------------|------|
| Applicant's Signature | Date | Joint Applicant's Signature | Date |
| Thank you for considering Merrimack County Savings Bank | | | |

To be completed by Loan originator

This information was provided:

In a face-to-face interview

In a telephone interview

By the applicant and submitted via fax or mail

By the applicant and submitted via email or the internet

Loan Originator's Signature

Loan Originator's Name

Loan Originator's Company Name: Merrimack County Saving Bank

Loan Originator's Identifier: NMLS# _____

Loan Originator's Company Identifier: NMLS # 433938

