

CONSUMER LOAN APPLICATION

Important Identification Information

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 driver's license or other identifying documents.



Loan Information

Amount Requested \$ Loan Term (months) Application Type (Check one) <input type="checkbox"/> Individual Credit – If checked, this is an application for individual credit, relying solely on my income and assets. <input type="checkbox"/> Joint Credit – If checked, this is an application for joint credit. The applicant and co-applicant agree that each of us intend to apply for joint credit. Applicant Initials _____ Co-Applicant Initials _____		Loan Type <input type="checkbox"/> Personal Unsecured Purpose _____ <input type="checkbox"/> Mass Save HEAT <input type="checkbox"/> Single Family <input type="checkbox"/> 2-4 Family <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment Location of Property (Street, City, State, Zip) _____ <input type="checkbox"/> Auto <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance Vehicle Description _____ Year _____ Make _____ Model _____ Mileage _____ VIN _____ Insurance Agent _____ Telephone _____
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Applicant Information

Applicant's Name			Co-Applicant's Name		
Social Security No.	Primary Phone	Date of Birth	Social Security No.	Primary Phone	Date of Birth
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien			Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien		
E-mail Address			E-mail Address		
Present Address (Street, City, State, Zip)		From Date (MM/YYYY)	Present Address (Street, City, State, Zip)		From Date (MM/YYYY)
<input type="checkbox"/> Own with Mortgage <input type="checkbox"/> Own Free & Clear <input type="checkbox"/> Rent <input type="checkbox"/> Live with Family	Monthly Housing Payment \$ _____		<input type="checkbox"/> Own with Mortgage <input type="checkbox"/> Own Free & Clear <input type="checkbox"/> Rent <input type="checkbox"/> Live with Family	Monthly Housing Payment \$ _____	
If there is a mortgage, are taxes and insurance escrowed? <input type="checkbox"/> Taxes Only <input type="checkbox"/> Insurance Only <input type="checkbox"/> Taxes & Insurance <input type="checkbox"/> N/A	Annual Taxes \$ _____ Annual Insurance \$ _____ Monthly HOA Fees \$ _____ <input type="checkbox"/> N/A		If there is a mortgage, are taxes and insurance escrowed? <input type="checkbox"/> Taxes Only <input type="checkbox"/> Insurance Only <input type="checkbox"/> Taxes & Insurance <input type="checkbox"/> N/A	Annual Taxes \$ _____ Annual Insurance \$ _____ Monthly HOA Fees \$ _____ <input type="checkbox"/> N/A	
Mailing Address - If different from Present Address (Street, City, State, Zip)			Mailing Address - If different from Present Address (Street, City, State, Zip)		
Previous Address - If less than 2 yrs. at Present Address (Street, City, State, Zip)			Previous Address - If less than 2 yrs. at Present Address (Street, City, State, Zip)		

Applicant		Employment/ Income Information		Co-Applicant	
Employer Name	Position	Start Date	Employer Name	Position	Start Date
Business Address (Street, City, State, Zip)		Monthly Gross Income \$ _____	Business Address (Street, City, State, Zip)		Monthly Gross Income \$ _____
Previous Employer Name – If less than 2 yrs with current		Position	Previous Employer Name -If less than 2 yrs with current		Position

Previous Employer Address (Street, City, State, Zip)	Start Date (MM/YYYY) End Date (MM/YYYY)	Previous Employer Address (Street, City, State, Zip)	Start Date (MM/YYYY) End Date (MM/YYYY)
<i>Alimony, child support or separate maintenance income need not be revealed if you do not which to have it considered as a basis for repaying this obligation. If applicable, alimony, child support and separate maintenance received under:</i> <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Verbal Understanding		<i>Alimony, child support or separate maintenance income need not be revealed if you do not which to have it considered as a basis for repaying this obligation. If applicable, alimony, child support and separate maintenance received under:</i> <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Verbal Understanding	
Other Income Source	Monthly Amount \$	Other Income Source	Monthly Amount \$
Other Income Source	Monthly Amount \$	Other Income Source	Monthly Amount \$
Other Income Source	Monthly Amount \$	Other Income Source	Monthly Amount \$
Additional Information			
		<u>Applicant</u> YES NO	<u>Co-Applicant</u> YES NO
Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Are you a co-maker, endorser, or guarantor on any loan or contract?		<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Are there any outstanding judgements against you?		<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Have you been declared bankrupt in the last 10 years?		<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Are you a party to a lawsuit?		<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Applicant Signature(s)			
I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand and agree that Lender may obtain, use and share my state and federal tax return information for purposes of: 1) reviewing and responding to this loan application; 2) originating the loan; 3) servicing the loan; 4) selling or transferring all or a part of the loan or any interest in it; and (5) internal marketing analysis, marketing to me/us, and other marketing as permitted by law. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations, tax return information consent, and authorizations extend not only to Lender, but also to Third Parties, including loan servicers, any insurer of the loan, government agency loan guarantors, marketing companies, and to any investor to whom Lender may sell all or any part of the loan, as well as to the affiliates, agents, and any successors and assigns of Lender and Third Parties. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.			
X _____ Applicant Signature		_____ Date	
X _____ Co-Applicant Signature		_____ Date	
For Lender Use Only			
This application was received by: <input type="checkbox"/> Face to Face Interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Estimated Monthly Payment \$ X _____ Originator's Signature Date _____ Originator's Name (Print)		Lender Information: MutualOne Bank 49 Main Street Natick, MA 01760 (508)820-4000