



HOME EQUITY LOAN APPLICATION

490 TURNPIKE ST., CANTON, MA 02021
LOAN ORIGINATION COMPANY IDENTIFIER: 408169

IMPORTANT: Read these directions before completing this Application!

- If you are applying for an individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete the application except for Sections B and D.
If this is an application for joint credit with another person, complete all Sections, providing information in B and D about the joint applicant.

We intend to apply for joint credit. APPLICANT (INITIALS) CO-APPLICANT (INITIALS)

- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in B and D about the person on whose alimony, child support, or maintenance payments or income or assets you are relying.

PLEASE CHECK BOX THAT APPLIES:

TERM REQUESTED: 5 Years, 10 Years, 15 Years, 20 Years
Purpose: Home Improvement, Refinance, Loan Amount Requested
Other:
Please automatically deduct Payment from my account: No. Bank

(A) APPLICANT PERSONAL INFORMATION

(B) CO-APPLICANT (or other party) PERSONAL INFORMATION

NAME (FIRST, MI, LAST)
DATE OF BIRTH SOC. SEC. # NO. OF DEP.
HOME ADDRESS (NO. AND STREET)
MARRIED SEPARATED UNMARRIED (INCLUDE SINGLE, DIVORCED OR WIDOWED)
EMAIL
CITY/STATE/ZIP
HOW LONG THERE? HOME PHONE #
YOUR PREVIOUS ADDRESS (IF LESS THAN TWO YEARS AT PRESENT ADDRESS)
CITY/STATE/ZIP
NEAREST RELATIVE NOT LIVING WITH YOU
CITY/STATE/ZIP

NAME (FIRST, MI, LAST)
DATE OF BIRTH SOC. SEC. # NO. OF DEP.
HOME ADDRESS (NO. AND STREET)
MARRIED SEPARATED UNMARRIED (INCLUDE SINGLE, DIVORCED OR WIDOWED)
EMAIL
CITY/STATE/ZIP
HOW LONG THERE? HOME PHONE #
YOUR PREVIOUS ADDRESS (IF LESS THAN TWO YEARS AT PRESENT ADDRESS)
CITY/STATE/ZIP
NEAREST RELATIVE NOT LIVING WITH YOU
CITY/STATE/ZIP

(C) YOUR EMPLOYMENT INFORMATION

(D) CO-APPLICANT (or other party) EMPLOYMENT INFORMATION

PRESENT EMPLOYER
ADDRESS (NO. AND STREET)
CITY/STATE/ZIP TEL.
TYPE OF BUSINESS YOUR POSITION
HOW LONG THERE? NO. OF YEARS EMPLOYED IN CURRENT OCCUPATION?
PREVIOUS EMPLOYER (IF LESS THAN TWO YEARS AT PRESENT)
ADDRESS HOW LONG THERE?
CITY/STATE/ZIP

PRESENT EMPLOYER
ADDRESS (NO. AND STREET)
CITY/STATE/ZIP TEL.
TYPE OF BUSINESS YOUR POSITION
HOW LONG THERE? NO. OF YEARS EMPLOYED IN CURRENT OCCUPATION?
PREVIOUS EMPLOYER (IF LESS THAN TWO YEARS AT PRESENT)
ADDRESS HOW LONG THERE?
CITY/STATE/ZIP

(E) INFORMATION ON YOUR PROPERTY

PROPERTY OWNED BY NAME OF TITLE HOLDER(S) TYPE OF PROPERTY
ADDRESS (NO. AND STREET) SINGLE FAMILY 3-FAMILY
CITY/COUNTY/STATE/ZIP 2-FAMILY 4-FAMILY
DATE PURCHASED PURCHASE PRICE ESTIMATED MKT. VALUE CURRENT MORTGAGE BALANCE
NAME AND ADDRESS OF FIRST MORTGAGE HOLDER
ADDRESS ACCOUNT NUMBER
CITY/STATE/ZIP
MANUFACTURED HOME

YOUR GROSS MONTHLY INCOME:		
You need not disclose Income from alimony, child support, or separate maintenance payments if you do not choose to have it considered as a basis for repaying this loan.		
ITEM	APPLICANT	CO-APPLICANT
BASE SALARY	\$	\$
OVERTIME		
RENTAL INCOME		
OTHER INCOME		
TOTAL	\$ (A)	\$ (B)
GRAND TOTAL (A + B)	\$	

YOUR GROSS HOUSING EXPENSES:	
ITEM	AMOUNT
FIRST MORTGAGE (P & I)	\$
OTHER MORTGAGES	
INSURANCE	
REAL ESTATE TAXES	
OTHER (i.e., Ass'n Dues)	
GRAND TOTAL	\$

SCHEDULE OF REAL ESTATE YOU OWN (If you own additional properties, attach a separate schedule)						
ADDRESS OF PROPERTY (Indicate PS if Pending Sale or R if Rental property is being held for income)	TYPE OF PROPERTY	ESTIMATED PRESENT MARKET VALUE	AMOUNT OF MORTGAGES & LIENS	GROSS RENTAL INCOME	MORTGAGE PAYMENTS	TAXES, INS. MAINTENANCE & MISC.
		\$	\$	\$	\$	\$
	TOTALS	\$	\$	\$	\$	\$

PLEASE TELL US ABOUT YOUR FINANCIAL HISTORY:		This statement may be completed jointly by any Co-Applicants if their assets and liabilities are sufficiently joined so that the statement can be meaningfully and fairly presented on a combined basis.				
ASSETS		LIABILITIES AND PLEDGED ASSETS	Please check (✓) the items below that will be paid off with your loan.			
DESCRIPTION	CASH OR MARKET VALUE	CREDITOR'S NAME AND ADDRESS	ACCOUNT NAME IF NOT APPLICANT	MONTHLY PAYMENT	UNPAID BALANCE	✓
CHECKING AND SAVINGS ACCOUNTS (SHOW NAMES OF INSTITUTIONS/ACCT NOS.)	\$	AUTOMOBILE LOANS		\$	\$	
		INSTALLMENT DEBTS (INCLUDE "REVOLVING" CHARGE ACCTS.)				
STOCKS AND BONDS (ESTIMATED PORTFOLIO MKT. VALUE)						
		ALIMONY, CHILD SUPPORT AND SEPARATE MAINTENANCE PAYMENT OWED TO:				
TOTAL ASSETS	\$	TOTAL MONTHLY PAYMENTS AND UNPAID BALANCE		\$	\$	

PLEASE SIGN AND READ

The bank is authorized to check my/our credit and employment information from any source. The bank is authorized to provide information to others about its credit experience with me/us to the extent permitted by the bank's policy and applicable law.

Applicant's Signature _____

Date _____

Co-Applicant's Signature _____

Date _____

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The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more "Hispanic or Latino" origins, and one or more designations for "Race."

The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

Applicant:

Co-Applicant:

Ethnicity:

Ethnicity:

- Hispanic or Latino - *Check one or more*
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino - *Print origin, for example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:* _____

- Hispanic or Latino - *Check one or more*
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino - *Print origin, for example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:* _____

Not Hispanic or Latino

Not Hispanic or Latino

I do not wish to provide this information

I do not wish to provide this information

Race: Check one or more

Race: Check one or more

American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____

American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____

- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian - *Print race, for example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:* _____

- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian - *Print race, for example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:* _____

Black or African American

Black or African American

- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander - *Print race, for example: Fijian, Tongan, and so on:* _____

- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander - *Print race, for example: Fijian, Tongan, and so on:* _____

White

White

I do not wish to provide this information

I do not wish to provide this information

Sex:

Sex:

- Female
- Male

- Female
- Male

I do not wish to provide this information

I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the co-applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the applicant collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the co-applicant collected on the basis of visual observation or surname?

- Yes
- No

FOR BANK USE ONLY

THIS APPLICATION WAS TAKEN BY: MAIL FACE TO FACE INTERVIEW TELEPHONE FAXED INTERNET

INTERVIEWED BY _____ DATE _____

AMOUNT APPROVED _____ LENDING OFFICER _____ DATE _____

NMLS # _____

Please mail to: **Bank of Canton** ♦ Residential ♦ P.O. Box 282 ♦ Canton, MA 02021
For faster service, please fax to (781) 828-6824 and then mail to address above.