



# St. Mary's Bank

603-629-1580 or toll-free 1-888-705-9596  
fax 603-645-5310

## HOME ADVANTAGE MORTGAGE APPLICATION

Pre-Approval  Purchase  Refinance  Construction/Permanent

### PERSONAL INFORMATION

Note: Address information must cover 2 full years. Use additional sheet if necessary.

BORROWER'S NAME \_\_\_\_\_

Date of Birth \_\_\_\_\_

CO-BORROWER'S NAME \_\_\_\_\_

Date of Birth \_\_\_\_\_

Address \_\_\_\_\_

Previous Address \_\_\_\_\_

Home Telephone \_\_\_\_\_

Number of Dependents \_\_\_\_\_ Ages \_\_\_\_\_

Social Security Number \_\_\_\_\_

Married  Unmarried  Separated

Social Security Number \_\_\_\_\_

Married  Unmarried  Separated

Own  Rent No. of Years \_\_\_\_ Mo. Pmt. \_\_\_\_\_

Own  Rent No. of Years \_\_\_\_ Mo. Pmt. \_\_\_\_\_

E-mail Address \_\_\_\_\_

Day Care Expenses (\$ per month) \_\_\_\_\_

### EMPLOYMENT INFORMATION

Note: Employment information must cover 2 full years. Use additional sheet if necessary.

BORROWER'S EMPLOYER & ADDRESS \_\_\_\_\_

Position \_\_\_\_\_ Phone \_\_\_\_\_ Dates Employed (Month/Year) \_\_\_\_\_

Number of years in this line of work \_\_\_\_\_

Previous Employer & Address \_\_\_\_\_

Position \_\_\_\_\_ Phone \_\_\_\_\_ Dates Employed (Month/Year) \_\_\_\_\_

CO-BORROWER'S EMPLOYER & ADDRESS \_\_\_\_\_

Position \_\_\_\_\_ Phone \_\_\_\_\_ Dates Employed (Month/Year) \_\_\_\_\_

Number of years in this line of work \_\_\_\_\_

Previous Employer & Address \_\_\_\_\_

Position \_\_\_\_\_ Phone \_\_\_\_\_ Dates Employed (Month/Year) \_\_\_\_\_

### FINANCIAL INFORMATION

Gross Monthly Income	Base	Overtime	Bonus/Comm.	Div./Interest	Rental Income	Other	Total
BORROWER	\$	\$	\$	\$	\$	\$	\$
CO-BORROWER	\$	\$	\$	\$	\$	\$	\$

### Other Income

Note: Alimony, child support or separate maintenance income need not be revealed if the Borrower or Co-Borrower do not choose to have it considered as a basis for repaying this loan.

Description of other income source	Borrower or Co-Borrower	Mo. Amount
_____	_____	\$
_____	_____	\$

### REAL ESTATE OWNED

Note: List all properties owned, including current residence. Use additional sheet if necessary.

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

**Mortgage Applied For:**  
 VA  Conventional  
 FHA  Other (explain): \_\_\_\_\_

**Amortization Type:**  
 Fixed Rate  Other (explain): \_\_\_\_\_  
 ARM (type): \_\_\_\_\_  
 Loan amount requested \_\_\_\_\_  
 Term \_\_\_\_\_  
 Year property built \_\_\_\_\_

**ASSET ACCOUNTS**

Note: List all Savings, Checking, CD, Money Market Accounts, etc. and all Securities, Stocks and Bonds, etc. Attach one month's account statements (all pages).

Name and Address of Bank or Institution	Type of Account	Account Number	Balance
1 _____	_____	_____	\$ _____
_____	_____	_____	\$ _____
2 _____	_____	_____	\$ _____
_____	_____	_____	\$ _____
3 _____	_____	_____	\$ _____
_____	_____	_____	\$ _____

Vehicle(s) owned \_\_\_\_\_ Make \_\_\_\_\_ Year \_\_\_\_\_ Value \$ \_\_\_\_\_

**LOANS, MORTGAGES, CREDIT CARDS, OTHER DEBTS**

Note: List all outstanding debts, including Alimony, Child Support, Separate Maintenance, Payments Owed, etc. Use additional sheet if necessary.

Name and Address of Creditor	Type of Loan	Account Number	Min. Mo. Pmt.	Balance
1 _____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
2 _____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
3 _____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____

**ADDITIONAL QUESTIONS**

- Are you self-employed?
- Is any part of down payment derived from sale of property? If yes, net proceeds from sale: \$ \_\_\_\_\_
- Do you plan a down payment of 20% or more?
- Is any part of the down payment borrowed?
- Are there any outstanding judgements against you?
- Have you been declared bankrupt within the past 7 years?
- Have you had property foreclosed upon or given title of deed in lieu thereof in the past 7 years?
- Are you party to a lawsuit?
- Are you obligated to pay Alimony, Child Support, or Separate Maintenance?  
If yes, monthly amount \$ \_\_\_\_\_
- Are you co-maker or endorser on a note?
- Are you a U.S. citizen?
- If you answered no to question 11, are you a resident alien?
- If you answered no to question 11, are you a non-resident alien? If yes, provide alien status.

**BORROWER**

- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No

**CO-BORROWER**

- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No
- Yes  No

**ACKNOWLEDGEMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors, and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

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 discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. Fore race, you may check more than one designation. If you do not furnish ethnicity, race or sex, under Federal regulation, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the 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
RACE:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	RACE:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
ETHNICITY:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American	ETHNICITY:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American
SEX:	<input type="checkbox"/> Male <input type="checkbox"/> Female	SEX:	<input type="checkbox"/> Male <input type="checkbox"/> Female