

# Savings Bank of Walpole Consumer Loan Application

**USA PATRIOT ACT NOTICE:** 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. When you open an account, we will ask for your name, street 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.

Date	Amount Requested	Term (Length of Loan)	Payment Date Requested
	\$		

**Purpose of Loan** – describe how the proceeds will be used.

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Purchase Automobile                | <input type="checkbox"/> Purchase Motorcycle  | <input type="checkbox"/> Home Improvement       |
| <input type="checkbox"/> Refinance Automobile               | <input type="checkbox"/> Refinance Motorcycle | <input type="checkbox"/> Medical Needs          |
| <input type="checkbox"/> Purchase Boat/Recreational Vehicle | <input type="checkbox"/> Consolidate Debt     | <input type="checkbox"/> Other (specify): _____ |
| <input type="checkbox"/> Purchase Household Goods           |   |   |

**Type of Collateral** – describe the type of collateral offered and how owned

- |  |  |
|--|--|
| <input type="checkbox"/> Car, Boat, RV or Motorcycle:<br>Year _____ Make & Model _____ | <input type="checkbox"/> Unsecured               |
| <input type="checkbox"/> Savings or Certificate of Deposit: Account Number _____       | <input type="checkbox"/> Other (describe): _____ |

**Information regarding applicant(s)** – do not complete Joint Applicant information if you are applying for individual credit in your own name and are relying on your own income and assets and not the income or assets of another person as the basis for repayment of the credit requested.

Applicant's Name	Joint Applicant's Name <span style="float: right;"><b>For joint credit initial here</b> [ / ]</span>
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Social Security Number	Home Phone	Birth Date	Social Security Number	Home Phone	Birth Date
	Cell Phone			Cell Phone	

Marital Status ( <i>do not complete if you are applying for individual, unsecured credit</i> ) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)	Marital Status ( <i>do not complete if you are applying for individual, unsecured credit</i> ) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)
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Present Address (street, city, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs	Present Address (street, city, zip) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs
email address: _____	email address: _____

*If residing at present address for less than two years, complete the following:*

Former Address (street, city, zip) _____ No. Yrs	Former Address (street, city, zip) _____ No. Yrs
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Name & Address of Employer <input type="checkbox"/> Self Employed _____ Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed _____ Yrs. on this job
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Position/Title/Type of Business	Business Phone	Position/Title/Type of Business	Business Phone
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*If employed in current position for less than two years or if currently employed in more than one position, complete the following:*

Former Employment <input type="checkbox"/> Self Employed _____ Yrs. in profession	Former Employment <input type="checkbox"/> Self Employed _____ Yrs. in profession
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Name & Address of Nearest Relative Not Living w/ You	Phone	Name & Address of Nearest Relative Not Living w/ You	Phone
	Relationship		Relationship

Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, are you a resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, are you a non-resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No  Are you a co-maker, endorser or guarantor on any loan? <input type="checkbox"/> Yes <input type="checkbox"/> No Are there any unsatisfied judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you obligated to pay child support or alimony? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, amount per month: \$ _____ Have you been declared bankrupt within the past 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, where? _____ Year: _____	Relationship to Applicant: _____ Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, are you a resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, are you a non-resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a co-maker, endorser or guarantor on any loan? <input type="checkbox"/> Yes <input type="checkbox"/> No Are there any unsatisfied judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you obligated to pay child support or alimony? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, amount per month: \$ _____ Have you been declared bankrupt within the past 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, where? _____ Year: _____
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<b>Gross Monthly Income:</b>		Applicant	Joint Applicant(s)	if you do not wish to have it considered as a basis for repaying this obligation.	
Salary and Wages			Describe Other Income:		
Other (see notice and list in "describe other income")					\$
Total	\$	\$			\$
<b>Description of Assets:</b>		Value	<b>Outstanding Debts</b> (list all indebtedness to individuals or other creditors, housing expense, etc.)	Balance	Monthly Payment
Cash (Name of Financial Institutions):		\$	<input type="checkbox"/> Rent <input type="checkbox"/> Mortgage		\$
Automobiles (Make Model Year):					
<p><b>Signatures</b> – I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to obtain my credit report and verify employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes. Joint applicant's signature below reflects the intent to apply for joint credit and be obligated for repayment of the loan if granted.</p>					
Applicant's Signature		Date	Joint Applicant's Signature		Date





**Fair Credit Reporting Act and Credit Report Authorization**

I/We hereby authorize and acknowledge that Merrimack County Savings Bank, Meredith Village Savings Bank, and Savings Bank of Walpole affiliated through New Hampshire Mutual Bancorp, may verify or re-verify any information contained in this request for credit or obtain other information or data related to this request, for legitimate business purposes through other sources, including but not limited to a consumer reporting agency.

The information that is obtained by Savings Bank of Walpole is only to be used for the purpose of obtaining a credit decision and any necessary post-closing quality control reviews for this request for credit.

I/We also hereby expressly consent and authorize Savings Bank of Walpole to share information, including credit reports and other information bearing on my/our credit worthiness, with New Hampshire Mutual Bancorp, Meredith Village Savings Bank and Merrimack County Savings Bank in pursuit of the approval of my/our loan application.

I/We further authorize and acknowledged that New Hampshire Mutual Bancorp may also be acting as agent on behalf of its affiliates banks in obtaining credit reports for all applicants in my loan request and may appear on my credit report as an inquiry.

BORROWER #1 \_\_\_\_\_ Date \_\_\_\_\_

Email Address: \_\_\_\_\_ Cell# \_\_\_\_\_

BORROWER #2 \_\_\_\_\_ Date \_\_\_\_\_

Email Address: \_\_\_\_\_ Cell# \_\_\_\_\_