

Home Savings
532 Baltimore Blvd
Westminster, MD 21157

Home Improvement Dept.
Phone: 1-888-497-4590
Fax: 1-866-928-1910



Larry Collins Community Banker
LarryCollins@comcast.net
E-Fax: 1-866-928-1910

CASH PRICE _____	DOWN PAYMENT _____	Dealer Name: _____
AMOUNT REQUESTED _____		Dealer Phone: _____
		Dealer Fax: _____
		Type of work being completed: _____

Application Type: Individual Joint **BORROWER/CO-BORROWER INFORMATION**

Borrower Name:	Social Security No. _____	Date of Birth (Mo-Day-Yr) _____	Phone Number with Area Code _____
Co-Borrower Name:	Social Security No. _____	Date of Birth (Mo-Day-Yr) _____	Phone Number with Area Code _____

Borrower Current Address:	City, State & Zip Code _____	County _____	How Long? YRS _____ MTHS _____
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Improvement on Primary Residence? <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Purchased _____	Purchase Price _____	Estimated Market Value _____	Loan Balance _____	Monthly Payment (PITI) _____	Mortgage Holder /Lender _____
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Interest Rate on Current Mortgage _____ FIXED _____ VARIABLE	Included in current mortgage payment: Yes or No _____ Yearly Amount Of Taxes _____ Yes or No _____ Yearly Amount of Insurance _____	ASSETS: (401K, 403B, TSP, IRA, CD'S, Money Market, Brokerage Accts) BANK NAME _____ AMOUNT _____
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Borrower Previous Address (if less than 2 yrs at current address)	City, State & Zip _____	County _____
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Co-Borrower Current Address if different from borrower	City, State & Zip _____	County _____
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Borrower Employer	How Long? YRS _____ MTHS _____	Work Phone with Area Code _____	Position _____	Salary (Gross/Month) _____	Salary (Net/Month) _____
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Borrower Previous Employer (if less than 2 yrs at current employer)	How Long? YRS _____ MTHS _____	Has borrower declared bankruptcy in the last 10 years (please check one): <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, date discharged: _____			
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Co-Borrower Employer	How Long? YRS _____ MTHS _____	Work Phone with Area Code _____	Position _____	Salary (Gross/Month) _____	Salary (Net/Month) _____
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Co-Borrower Previous Employer (if less than 2 yrs at current employer)	How Long? YRS _____ MTHS _____	Has co-borrower declared bankruptcy in the last 10 years (please check one): <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, date discharged: _____			
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OTHER INCOME	Source _____	Amount (Gross/Month) _____	Amount (Net/Month) _____
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Other Creditors/Loan Type	Payment	Balance	Check if paying off	Other Creditors/Loan Type	Payment	Balance	Check if paying off
2nd Mortgage-Equity loan			<input type="checkbox"/>				<input type="checkbox"/>
			<input type="checkbox"/>				<input type="checkbox"/>
			<input type="checkbox"/>				<input type="checkbox"/>

SPECIAL NOTICES: You have the right to a copy of the appraisal used in connection with your application for credit. If you wish to receive a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. A consumer report (credit report) may be requested in connection with this credit application. Upon request, you will be informed whether or not a consumer report was requested, and if a consumer report was requested, you will also be informed of the name and address of the consumer reporting agency that furnished the consumer report. If your credit request is granted, subsequent consumer reports may be obtained in connection with any updates, extension, or renewal of credit, or collection of the account. 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. You may select one or more designations for "Race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish this information and you have made this application in person, under federal regulations the lender is required to note ethnicity and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check the box and initial below.

BORROWER: <input type="checkbox"/> I do not wish to furnish this information (initial) Ethnicity OF BORROWER MR.CELL PHONE _____ <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino RACE OF BORROWER MRS.CELL PHONE _____ <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White DRIVERS LICENSE INFORMATION _____	CO-BORROWER: <input type="checkbox"/> I do not wish to furnish this information (initial) Ethnicity OF CO-BORROWER MR. E-MAIL _____ <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino RACE OF CO-BORROWER MRS. E-MAIL _____ <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Pacific Islander <input type="checkbox"/> White DRIVERS LICENSE INFORMATION _____
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SEX: <input type="checkbox"/> Female <input type="checkbox"/> Male STATE _____ DATE ISSUED _____ EXP _____ Application taken (please check one): <input type="checkbox"/> in person (please sign and date below) <input type="checkbox"/> telephone <input type="checkbox"/> internet <input type="checkbox"/> mail By signing this application you promise that all information is true and complete. You also promise that you have revealed any pending lawsuits or unpaid judgments against you. You intend the seller and/or assignee to rely upon these promises in deciding whether to extend credit to you. You authorize a full investigation of your credit record and your employment history. You also authorize the seller and/or assignee to release information about your credit experience with them.	SEX: <input type="checkbox"/> Female <input type="checkbox"/> Male STATE _____ DATE ISSUED _____ EXP _____
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Signature of Borrower _____	Date _____
Signature of Co-Borrower _____	Date _____