

## CREDIT APPLICATION

IMPORTANT: Check the appropriate boxes below and complete the applicable sections.

- UNSECURED     SECURED BY     Car     INDIVIDUAL CREDIT - relying solely on my income or assets  
 Auto     INDIVIDUAL CREDIT - relying on my income or assets as well as  
 Boat    income or assets from other sources

JOINT CREDIT - applying for credit with another person, complete all sections, providing information in Section B about this joint application, (Both must sign below).

We, the undersigned, are submitting an application for credit for the purpose of \_\_\_\_\_

By signing below, We are confirming that we are applying for individual credit or joint credit as indicated above.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Amount Requested \$	For How Long <input type="checkbox"/> Monthly <input type="checkbox"/>	Proceeds of Loan to Be Used For:
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### SECTION A - INDIVIDUAL APPLICANT INFORMATION

Borrower's Name (include Jr. or Sr. if applicable)

Birth Date	Home Phone	Driver's License No.	Social Security Number	No. Dependents	Ages of Dependents
Address (Street, City, State & ZIP)			County	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	How Long
Former Address (Street, City, State & ZIP)			County	<input type="checkbox"/> OWN <input type="checkbox"/> RENT	How Long
Name and Address of Nearest Relative Not Living With You		Relationship	Telephone No. (Include Area Code)		
Name and Address of Employer					How Long
Business Phone (incl. area code)		Position or Title	How Often Paid	Gross-Income \$	
Previous Employer (Company Name & Address)					
<b>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</b>					
Alimony, child support, separate maintenance received under <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
Sources of Other Income				Amount Per Month \$	
Is any income listed in this Section likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)			Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?		

### SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

Co-Borrower's Name (include Jr. or Sr. if applicable)

Birth Date	Home Phone	Driver's License No.	Social Security Number	No. Dependents	Ages of Dependents
Relationship to Applicant (If any)		Present Address (Street, City, State & ZIP)			How Long
Name and Address of Employer					Yrs. on this job
Business Phone (inc. area code)		Position or Title	How Often Paid	Gross-Income \$	
Previous Employer (Company Name & Address)					Dates (from - to)
<b>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</b>					
Alimony, child support, separate maintenance received under <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
Sources of Other Income				Amount Per Month \$	
Is any income listed in this Section likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)			Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?		

### SECTION C - Complete the following Information about both the Applicant and Joint Applicant or Other Person (If applicable):

Are you obligated to make Alimony, Support or Maintenance Payments?     YES     NO

If yes, to (Name & Address) \_\_\_\_\_ Amount per month \$ \_\_\_\_\_

Are you a co-maker, endorser, or guarantor on any loan or contract?     YES     NO    If yes, for whom? \_\_\_\_\_

To Whom? \_\_\_\_\_

Are there any unsatisfied judgements against you?     YES     NO    If yes, to whom owed? \_\_\_\_\_ Amount \$ \_\_\_\_\_

Have you been declared bankrupt in the last 10 years?     YES     NO    If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_

**SECTION D - ASSET & DEBT INFORMATION**

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person.  
Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

<b>ASSETS OWNED</b> (Use separate sheet if necessary.)			
DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER (S)			\$
SAVINGS ACCOUNT NUMBER (S)			
MARKETABLE SECURITIES (issuer, type, no of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (year, make, model)			
OTHER (list)			
<b>TOTAL ASSETS</b>			\$

<b>OUTSTANDING DEBT</b> (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary)					
CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		\$	\$	\$
<b>TOTAL DEBTS</b>			\$	\$	\$

**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. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, 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.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

<b>To be Completed by Interviewer</b> This application was taken by: <input type="checkbox"/> Face to face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
	Interviewer's Signature _____ Date _____	

I/We hereby authorize CHELSEA GROTON SAVINGS BANK, its agents, affiliates, subsidiaries, successors and/or assigns, to share and verify my/our past and present employment earnings records, bank accounts, loan accounts and loan experience, appraisal, credit/debit card accounts and experience, stock holdings and any other asset and/or credit/debit balances needed to process this loan application. I further authorize CHELSEA GROTON SAVINGS BANK, its agents, affiliates, subsidiaries, successors and/or assigns to check my/our credit record and to order, receive and exchange a consumer credit report and other information about my credit history, including past and present mortgage/landlord references. The information obtained is to be used in the processing and quality control of my application for this loan.

**SIGNATURES** - I certify that everything I have stated in this application and on my attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant's Signature _____	Date _____	Other Signature (Where Applicable) _____	Date _____
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