

Please provide **COPIES ONLY** of the following:

- Two most recent paystubs from each borrower within 30 days of application.
- Social Security and or pension award letters.
(Recent bank statement verifying receipt of Social Security and/or pension funds.)
- Last two years W-2 Forms.
- Last filed and signed Federal Tax Return with all schedules attached.
- If self-employed or commissioned, provide copies of the complete last two years Federal Tax Return with all schedules attached.
- Current Mortgage Statement on all mortgages, lines of credit or equity loans.
(Do not send if your mortgage is with RIHousing.)
- First Mortgage Note
(Do not send if your mortgage is with RIHousing.)
- Most recent Real Estate Tax Bill.
- Current Homeowners Insurance Declaration page, listing agent's name and number.
- Divorce Decree or Court Order if paying or receiving Child Support and/or Alimony.
- Two-year work history if current employment is less than two years. Include:
 - Employer _____
 - Phone _____
 - Position _____
 - Time Frame _____

Please complete and mail this application along with the items requested to the attention of Community Lending. If you have any questions, please call us at 401-457-1127.

Please tell us about your borrowing needs:

Desired amount \$ _____ Term 5 10 15 20 years (check one) Home improvement purpose _____

APPLICANT	CO-APPLICANT																		
Applicant's Name _____	Co-Applicant's Name _____																		
Social Security Number _____ Date of Birth _____	Social Security Number _____ Date of Birth _____																		
Phone Number With Area Code _____	Phone Number With Area Code _____																		
Home Address _____	Home Address _____																		
City _____ State _____ Zip _____	City _____ State _____ Zip _____																		
Employer _____ Position _____	Employer _____ Position _____																		
Employer Phone Number _____	Employer Phone Number _____																		
Years There _____ Monthly Gross Income \$ _____	Years There _____ Monthly Gross Income \$ _____																		
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced, widowed)	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced, widowed)																		
Number of Dependents _____ Is this your primary residence? <input type="checkbox"/> Yes <input type="checkbox"/> No	CURRENT DEBTS Please tell where and to whom you currently owe money. Be sure to include all mortgages, other installment loans and credit cards. <table style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Creditor</th> <th style="width: 20%;">Balance</th> <th style="width: 20%;">Monthly Payment</th> </tr> </thead> <tbody> <tr> <td>1st Mortgage</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>2nd Mortgage/Equity Line</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>Auto Loan(s)</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>Other Debt Including Credit Cards</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>Alimony/Child Support/Separate Maintenance</td> <td>\$ _____</td> <td>\$ _____</td> </tr> </tbody> </table>	Creditor	Balance	Monthly Payment	1st Mortgage	\$ _____	\$ _____	2nd Mortgage/Equity Line	\$ _____	\$ _____	Auto Loan(s)	\$ _____	\$ _____	Other Debt Including Credit Cards	\$ _____	\$ _____	Alimony/Child Support/Separate Maintenance	\$ _____	\$ _____
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Home Type <input type="checkbox"/> Single Family: Style _____ <input type="checkbox"/> 2-4 Family <input type="checkbox"/> Condo <input type="checkbox"/> Other _____																			
Number of Rooms: Bedrooms _____ Bath(s) _____																			
Year Purchased _____ Original Purchase Price \$ _____																			
Your Estimate of Property Value \$ _____ Year Built _____																			
Annual Real Estate Tax Bill \$ _____ Assessed Value \$ _____																			
Annual Property Insurance Premium \$ _____																			
Monthly Mortgage Principal and Interest Payment \$ _____																			
List all owner's full names _____																			

OTHER SOURCE(S) OF INCOME YOU WANT US TO CONSIDER

If you are receiving pension or rental income include 2 years signed tax returns. Alimony, Child Support, or Separate Maintenance need not be revealed if you do not choose to have it considered for repaying this loan. Alimony, Child Support, or Separate Maintenance received under: Court Order Separation Agreement (include a copy of the agreement)

APPLICANT	Source _____ Amount \$ _____	CO-APPLICANT	Source _____ Amount \$ _____
	Source _____ Amount \$ _____		Source _____ Amount \$ _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or 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, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan or grant in person. If you do not wish to furnish the information, please check the box below.

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

Certification: Everything that I/we have stated in this application is true and complete to the best of my/our knowledge. You are authorized to check my/our credit and employment history.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

