

CONSUMER LOAN APPLICATION

IMPORTANT: READ THESE DIRECTIONS AND CHECK THE APPROPRIATE BOX BEFORE COMPLETING THIS APPLICATION.

Please check one box:

- If you are applying for **individual credit** in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all applicable sections.
- If this is an application for **joint credit** with another person, complete all sections, providing information about the applicant and the joint applicant.

We intend to apply for joint credit _____ (Initials)
APPLICANT CO-APPLICANT

- If you are applying for individual credit, but **relying on income** from alimony, child support or separate maintenance or on the income **or assets of another person** as the basis for repayment of the credit requested, complete all applicable sections to the extent possible, providing information about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

Type of Application: <input type="checkbox"/> Individual Application <input type="checkbox"/> Multiple Parties in the Application		Application Date:	
Amount Requested: \$		Application Number:	
Purpose of the Loan:		Product Code:	
Security Offered: <input type="checkbox"/> No collateral given <input checked="" type="checkbox"/> Secured by:			
APPLICANT		OTHER PARTY	
		<input type="checkbox"/> Joint Application <input type="checkbox"/> Cosigner <input type="checkbox"/> Guarantor	
APPLICANT NAME		OTHER PARTY NAME	
PHYSICAL ADDRESS	YRS THERE	PHYSICAL ADDRESS	YRS THERE
CITY, STATE, ZIP	HOME PHONE	CITY, STATE, ZIP	HOME PHONE
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	
MARITAL STATUS - Do not complete unless you are a joint applicant. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried		MARITAL STATUS - Do not complete unless you are a joint applicant. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	
DATE OF BIRTH	SSN	DATE OF BIRTH	SSN
	NO. OF DEPENDENTS		NO. OF DEPENDENTS
DRIVER'S LICENSE NO. OR OTHER IDENTIFICATION NUMBER	IF YOU ARE NOT A U.S. CITIZEN OR PERMANENT RESIDENT, WHAT IS YOUR IMMIGRATION STATUS?	DRIVER'S LICENSE NO. OR OTHER IDENTIFICATION NUMBER	IF YOU ARE NOT A U.S. CITIZEN OR PERMANENT RESIDENT, WHAT IS YOUR IMMIGRATION STATUS?
MAILING ADDRESS (if different than Physical Address)		MAILING ADDRESS (if different than Physical Address)	
PREVIOUS ADDRESS (if less than 2 yrs.)	YRS THERE <input type="checkbox"/> Own <input type="checkbox"/> Rent	PREVIOUS ADDRESS (if less than 2 yrs.)	YRS THERE <input type="checkbox"/> Own <input type="checkbox"/> Rent
PERSONAL REFERENCE NAME & ADDRESS		PERSONAL REFERENCE NAME & ADDRESS	
TELEPHONE	RELATIONSHIP	TELEPHONE	RELATIONSHIP
EMPLOYMENT AND INCOME INFORMATION		EMPLOYMENT AND INCOME INFORMATION	
EMPLOYER NAME		EMPLOYER NAME	
BUSINESS ADDRESS	BUSINESS PHONE	BUSINESS ADDRESS	BUSINESS PHONE
POSITION	YRS THERE	POSITION	YRS THERE
PREVIOUS EMPLOYER	YRS THERE	PREVIOUS EMPLOYER	YRS THERE
	APPLICANT	OTHER PARTY	COMBINED
Monthly salary/wages			
Overtime			
Commission			
Bonuses			
Dividends/Interest			
Net Rental			
Self-employment			
Other (Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)			
TOTAL		TOTAL	TOTAL



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LOAN ORIGINATOR'S SIGNATURE X		DATE
LOAN ORIGINATOR'S NAME (print or type)	LOAN ORIGINATOR IDENTIFIER	LOAN ORIGINATOR'S PHONE NUMBER (including area code)
LOAN ORIGINATION COMPANY'S NAME Litchfield Bancorp	LOAN ORIGINATION COMPANY IDENTIFIER 510070	LOAN ORIGINATION COMPANY'S ADDRESS

FOR CREDITOR USE ONLY

LOAN TYPE	LOAN VARIATION	PAYMENT FREQUENCY	SECURITY OFFERED
Details of Loan		Loan Terms	Payments
		Interest Rate	# of \$
Base Loan Amt		Loan Term (mos)	# of \$
Financed File & Title Fees		Balloon Term (mos)	# of \$
Financed Property Insurance			# of \$
Financed Credit Life		Estimated Closing Date	# of \$
Financed A&H Insurance		Disbursement Date	# of \$
Gross Loan Amt		First Payment Due Date	# of \$
Refinanced Balance		Maturity Date	# of \$

Adjustable Rate Information				
DRAW TERM	MAX INTERVAL CHANGE	MARGIN	LIFE CAP	MINIMUM PAYMENT

Summary Information and Ratio Calculations:				Itemization of Amount Financed	
	APPLICANT	OTHER PARTY	COMBINED	Amt. Financed	\$
Monthly Income				Paid to Payee 1	\$
Monthly Housing Payments				Payee 2	\$
Other Monthly Payments				Payee 3	\$
Debt to Income Ratio				Payee 4	\$
Housing to Income Ratio				Payee 5	\$
Total Assets				Amt. to Bor Accts	\$
Total Liabilities				Amt. to Bor Directly	\$

COMMENTS

Action Taken:	<input type="checkbox"/> Approved	<input type="checkbox"/> Declined	<input type="checkbox"/> Counteroffer
BY	DATE		



CONTINUATION SHEET/CONSUMER LOAN APPLICATION

APPLICANT	APPLICATION DATE
OTHER PARTY	APPLICATION NO.

YOUR AGREEMENT WITH LENDER: YOU AGREE that (a) the information provided in this Application is true and not misleading; (b) the Lender can obtain any credit employment, and income information about you that is legal to obtain; and you give your permission for Lender to obtain credit information from a lender and employment information from a present or prior employer; (c) the Lender can keep this Application and supporting information whether or not this Application is approved; and (d) if this Application is approved, you will abide by all applicable notes and other agreements.

SIGNATURE OF APPLICANT	DATE	SIGNATURE OF OTHER PARTY	DATE
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