



# H O M E   E Q U I T Y   A P P L I C A T I O N

**Auto Deduct**  
 Yes  
 No

**EZ Access Card**  
 Yes  
 No

**Type of Loan:**  
 Home Equity Line of Credit  
 Fixed Home Equity Loan  
 Fixed Equity One

**Please Attach:**  
 Most recent Pay Stubs and W-2 if employee  
 2 Years completed Tax Returns if self employed

Copy of most recent Deed  
 Real Estate Tax Bill showing assessed value  
 Copy of Debt Statements to be paid at closing (if any)

\$ \_\_\_\_\_  
 Amount Desired                      Term                      Rate                      Originator

**Purpose: Not Required for Home Equity Line of Credit**  
 Refinance                       Home Purchase  
 Home Improvement                       Other \_\_\_\_\_

## BORROWER

\_\_\_\_\_  
 First Name                      Middle Initial                      Last Name                      Date of Birth

\_\_\_\_\_  
 Social Security Number                      Home Telephone

\_\_\_\_\_  
 Mailing Address                      (Street)

\_\_\_\_\_  
 (City, State, Zip)                      Years/Months there

\_\_\_\_\_  
 Previous Address (If less than 2 years)                      Years/Months there

\_\_\_\_\_  
 Present Employer                      Years/Months there

\_\_\_\_\_  
 Position                      Business Telephone

\$ \_\_\_\_\_                      \$ \_\_\_\_\_  
 Gross Monthly Income                      Other Income\*

\* (Alimony or Child Support need not be revealed if you do not wish it to be considered as a basis for repaying this loan.)

\_\_\_\_\_  
 Previous Employer (If less than 2 years)                      Years/Months there

\$ \_\_\_\_\_  
 Gross Monthly Income                      Position

Marital Status                       Married                       Separated                       Unmarried  
(includes single, divorced or widowed)

## CO-BORROWER

\_\_\_\_\_  
 First Name                      Middle Initial                      Last Name                      Date of Birth

\_\_\_\_\_  
 Social Security Number                      Home Telephone

\_\_\_\_\_  
 Mailing Address                      (Street)

\_\_\_\_\_  
 (City, State, Zip)                      Years/Months there

\_\_\_\_\_  
 Previous Address (If less than 2 years)                      Years/Months there

\_\_\_\_\_  
 Present Employer                      Years/Months there

\_\_\_\_\_  
 Position                      Business Telephone

\$ \_\_\_\_\_                      \$ \_\_\_\_\_  
 Gross Monthly Income                      Other Income\*

\* (Alimony or Child Support need not be revealed if you do not wish it to be considered as a basis for repaying this loan.)

\_\_\_\_\_  
 Previous Employer (If less than 2 years)                      Years/Months there

\$ \_\_\_\_\_  
 Gross Monthly Income                      Position

Marital Status                       Married                       Separated                       Unmarried  
(includes single, divorced or widowed)

Please complete form and Mail to: Randolph Savings Bank, Lending Center, 10 Cabot Place, Stoughton, MA 02072  
 Or Fax to: 781 573-1343  
 Or Call Toll-free to apply 24 hours a day: 877 666-5363



# HOME EQUITY APPLICATION

(Continued)

### PROPERTY INFORMATION

Collateral Address (Street, City, State, Zip) \_\_\_\_\_

Property Type  
 Single Family     Condominium     Multi-Family (# of Units \_\_\_\_\_)

Title in Name of _____	Mortgage Holder _____	
\$ _____	\$ _____	\$ _____
Current Vaue _____	Mortgage Balance _____	Assessed Value _____

Monthly Mortgage Payment (Prin.& Int.)    Monthly Insurance & Taxes    Condo Fees

### DEBTS OUTSTANDING

Please show all obligations for which you are singly or jointly liable. Use separate sheet if necessary. Put an (\*) asterisk next to any you intend to pay in full with this loan.

CREDITOR	BALANCE	MONTHLY PAYMENT
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Alimony/Child Support _____	\$ _____	\$ _____

### QUESTIONNAIRE

How did you hear about Randolph Savings Bank's Home Equity Products?

Newspaper \_\_\_\_\_     Telephone \_\_\_\_\_     Friend \_\_\_\_\_

Statement Stuffer \_\_\_\_\_     Current Customer \_\_\_\_\_     Bank Employee \_\_\_\_\_

Other \_\_\_\_\_

### DEPOSIT ACCOUNTS

Bank _____	Account Number _____	\$ Balance _____
Bank _____	Account Number _____	\$ Balance _____
Other (Stock, Mutual Funds, IRA's) _____		\$ Balance _____

### Voluntary Information for Government Monitoring Purposes

**Complete this section for a fixed rate home equity loan being used for the purpose of home purchase, re-finance of current lien on the property, or home improvement.**

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 the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

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

This application taken by     In Person     Mail     Telephone     Internet

**APPLICANT SIGNATURE(S):** I/We certify that I/we have no other debts except those listed herein, the above statements are true and complete for the purpose of obtaining credit from the **Randolph Savings Bank** hereinafter called "the Bank" and agree that the application will remain the property of the Bank whether or not they approve the extension of credit. I/We hereby authorize **Randolph Savings Bank** to perform a credit investigation. Authorization is given on the release of any and all information concerning bank accounts, employment or mortgage/loan verifications as requested in connection with my/our/your contract for an application for a mortgage/loan. The current information is requested for use in connection with a bona fide permissible purpose as defined in the Fair Credit Reporting Act.

I/We agree that the Bank, its successors or assigns in the future may from time to time, request consumer reports containing credit and other reference information about me/us from third parties, such as credit bureaus, regarding any indebtedness owed to the Bank.

Home Owners Insurance is required. A home appraisal may be required and a fee assessed if the loan to value exceeds 75%. If the Home Equity Line or Loan is terminated within the first two years of establishment, a payment of recuperation fees of up to \$400 of bank paid closing costs may be assessed and required.

The Bank will absorb common expenses incurred in a typical mortgage closing including fees for title examination, credit reports, attorney's fees, flood certificates, recording fees, lien certificates and title insurance. Unusual items that will not be paid by the Bank include but are not limited to the recording of trusts, trust certificates and the drawing or recording of deeds.

For Bridge Loans, points and/or fees may be required.

Borrower's Signature _____	Date _____	Co-Borrower's Signature _____	Date _____
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