



**Pacific Islands Development Bank
RESIDENTIAL HOME LOAN APPLICATION FORM**

Amount of Loan Requested:	Loan Term Requested: Years
Purpose of Loan:	

PART A: REAL ESTATE PROPERTY INFORMATION			
Subject Property Address			
Year Built		Type of Property	
Description of Property			
Year Acquired	Original Cost	Appraised Value	Amount of Existing Lien
Name of lienholder(s)			
Name of individual(s) who will hold title to the property:			
Manner in which title will be held?			
If refinancing for improvements, describe improvements to be made:	Cost of Improvements		
Amount of down payment		Source of Down payment?	

PART B: PERSONAL INFORMATION					
	Applicant		Co-Signor	Guarantor	Grantor (of collateral)
Full Name					
Social Security#		Male Female			
Date of Birth		Married Single			
		# Years			
Home Address	Rent				
Citizenship	Own				
Mailing Address (if different from above)					
		# Years			
Prior Home Address (if less than 2 yrs at current)	Rent				
	Own				
Phone (Home)					
Phone (Mobile)					
Phone (Work)					
Primary Email					

PART B: PERSONAL INFORMATION						
	Applicant			Co-Applicant		
Current Employer						
Current Job Title		#Years:			#Years:	
Employer Address						
Employer Phone #						
Gross Salary (check mark frequency)		Annual Biweekly	Monthly Other		Annual Biweekly	Monthly Other
List Other Income & sources						
Prior Employer (if less than 2 yrs at current)						
Prior Job Title (if less than 2 yrs in current)						
Name of nearest relative not living with you, relationship to you						
Above relative's phone #						

PART C: DECLARATIONS			Applicant		Co-Applicant	
Please check mark either Yes or No to answer the following the questions.						
1. Are you a guarantor/co-maker/endorser for any other outstanding debt?	Yes	No	Yes	No	Yes	No
2. Are there any lawsuits or judgments against you?	Yes	No	Yes	No	Yes	No
3. Are you a party to any lawsuit?	Yes	No	Yes	No	Yes	No
4. Have you ever filed for bankruptcy?	Yes	No	Yes	No	Yes	No
5. Have you ever had any property foreclosed upon or repossessed?	Yes	No	Yes	No	Yes	No
6. Are you currently in default/delinquent on any outstanding debt, loan guarantee, or other obligation?	Yes	No	Yes	No	Yes	No
7. Are you obligated to pay child support or alimony?	Yes	No	Yes	No	Yes	No
8. If loan request is for a purchase and down payment is required, is any part of the down payment borrowed?	Yes	No	Yes	No	Yes	No
9. Do you intend to occupy the property as your primary residence?	Yes	No	Yes	No	Yes	No

PART D: INFORMATION ON PERSONAL ASSETS				
Please tell us the value of assets owned by the applicant and co-applicant and, for each, whether or not the asset is mortgaged or pledged as security for another loan or obligation. Check mark next to the asset that may secure the loan requested. For each type of bank account, please indicate the account number and financial institution at which you have the account. For automobiles and boats, please indicate its year, make and model. For real estate assets, please indicate the date the property was acquired and the location of the property.				
Type	Applicant		Co-Applicant	
	Value (\$)	Mortgaged/Pledged?	Value (\$)	Mortgaged/Pledged?
Cash		Yes No		Yes No
Checking account # _____ @ _____		Yes No		Yes No
Savings account # _____ @ _____		Yes No		Yes No
TCD account # _____ @ _____		Yes No		Yes No

PART D: INFORMATION ON PERSONAL ASSETS						
Automobile(s):						
Year:	Make:	Model:	Yes	No	Yes	No
Year:	Make:	Model:	Yes	No	Yes	No
Real Estate:						
Date Acquired:	Location:		Yes	No	Yes	No
Date Acquired:	Location:		Yes	No	Yes	No
Marketable Securities (Stocks/Bonds)			Yes	No	Yes	No
Cash Value of Life Insurance			Yes	No	Yes	No
Others (specify):						
			Yes	No	Yes	No
			Yes	No	Yes	No
TOTALS:						

PART E: INFORMATION ON FINANCIAL OBLIGATIONS							
Please list all current obligations of the Applicant and Co-Applicant, including financial institutions, department stores, retailers, credit cards, leases, alimony, child support, etc. Provide the original amount of the debt, the amount outstanding as of the date of the application, and the required regular payment amount or amount paid each month.							
Applicant				Co-Applicant			
Creditor Name (check mark if to be paid by this loan)	Original Amount	Outstanding Amount	Monthly Payment Amount	Creditor Name (check mark if to be paid by this loan)	Original Amount	Outstanding Amount	Monthly Payment Amount
TOTALS:				TOTALS:			

PART F: CERTIFICATION

The information contained in this application is provided for the purpose of obtaining or maintaining credit with Pacific Islands Development Bank (PIDB). The undersigned individual(s) understand(s) that PIDB is relying on the information provided herein in deciding to grant or continue credit. The undersigned individual(s) represent(s) and warrant(s) that the information provided is true and complete and that PIDB may consider this information as continuing to be true and correct until a written notice of change is given to PIDB by the undersigned individual(s). PIDB, its servicers or collectors, successors, and/or assigns, are hereby authorized to make all inquiries it deems necessary to verify or re-verify the accuracy of the information provided in this application, at any time, or obtain any information relating thereto, for any legitimate purpose through any source, including a source named in this application or consumer reporting agency, and to determine creditworthiness. The undersigned individual(s) have read and understood this disclosure as evidenced by my/our signature(s) below.

_____ Date

Applicant's Signature

_____ Date

Co-applicant's Signature