



**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	<i>check one:</i> Co-Applicant	Guarantor
		Relationship to Applicant:	
Full Name			
Social Security#	Male Female	Male Female	
Date of Birth	Married Single	Married Single	
Home Address	Rent Own	Rent Own	# Years
Citizenship:			
Mailing Address (if different from above)			
Prior Home Address (if less than 2 yrs at current)	Rent Own	Rent Own	# Years
Phone (Home)			
Phone (Mobile)			
Phone (Work)			
Primary Email			

		Applicant		Co-Applicant or Guarantor	
Current Employer					
Current Job Title		#Years:		#Years:	
Employer Address					
Employer Phone #					
Gross Salary (check mark frequency)		Annual Biweekly	Monthly Other		Annual Biweekly
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 #					
Above relative's e-mail					

PART C: DECLARATIONS			Applicant		Co-Applicant or Guarantor	
Please check mark either Yes or No to answer the following the questions.						
Are you a guarantor/co-maker/endorser for any other outstanding debt?	Yes	No	Yes	No	Yes	No
Are there any lawsuits or judgments against you?	Yes	No	Yes	No	Yes	No
Are you a party to any lawsuit?	Yes	No	Yes	No	Yes	No
Have you ever filed for bankruptcy?	Yes	No	Yes	No	Yes	No
Have you ever had any property foreclosed upon or repossessed?	Yes	No	Yes	No	Yes	No
Are you currently in default/delinquent on any outstanding debt, loan guarantee, or other obligation?	Yes	No	Yes	No	Yes	No
Are you obligated to pay child support or alimony?	Yes	No	Yes	No	Yes	No
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
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 or Guarantor	
	Value (\$)	Mortgaged/Pledged?	Value (\$)	Mortgaged/Pledged?
Checking account # _____ @ _____		NA		NA
Savings account # _____ @ _____		Yes No		Yes No
TCD account # _____ @ _____		Yes No		Yes No
Automobile(s):				
(1) Year: _____ Make: _____ Model: _____ VINs/ID#s: _____		Yes No		Yes No

Continued...	Value (\$)	Mortgaged/Pledged?	Value (\$)	Mortgaged/Pledged?
(2) Year: Make: Model: VINs/ID#s:		Yes No		Yes No
Real Estate:				
(1) Date Acquired: Location:		Yes No		Yes No
(2) 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 (or Guarantor) including financial institutions, department stores, retailers, credit cards, leases, individuals, 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. If there are more creditors than number of spaces provided, attach a separate page listing all other creditors that exceed the number of rows below. Check mark next to each creditor name that this loan request is intended to pay off.

Applicant				Co-Applicant or Guarantor			
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, or government agency, government authority, or other relevant source(s) and to determine creditworthiness. The undersigned individual(s) have read and understood this disclosure as evidenced by my/our signature(s) below.

Applicant's Signature

Date

Co-applicant or Guarantor Signature

Date