



# Webster Five Cents Savings Bank

136 Thompson Road  
Webster, MA 01570

Application Checklist for

## **Home Equity Line of Credit "Flexline"**

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*Thank you for choosing Webster Five. To help expedite your loan application process:*

- *Print, complete, and sign the loan application.*

*Please mail or bring the completed loan application and the following to one of our convenient branch locations:*

- *A copy of your current year Real Estate Tax Assessment showing the property valuation.*
- *Copies of your last two pay stubs and the previous years W-2 Form for each applicant.*
- *Self-employed individuals must provide copies of the last two years Federal Tax Returns with all the applicable supporting schedules.*
- *A copy of your current first mortgage statement (if not with Webster Five).*
- *A copy of the Deed to the property showing the legal land description.*

**Attached Documents:**  
Form W-44 B



# Webster Five Cents Savings Bank

# Flexline Application

Requested Loan Amount: \$ \_\_\_\_\_ /Term \_\_\_\_\_

Purpose: \_\_\_\_\_

I am applying for individual credit in my own name and I am relying on on my own income and assets.

We are applying for joint credit. Signatures: \_\_\_\_\_

Applicant

Co-Applicant

SUBJECT PROPERTY	Property Street Address	City	County	State	Zip	No. Units
	Owned By: Name(s) of Title Holder(s)	Annual Real Estate Taxes		Amount of Insurance Carried		
	Date Purchased	Assessed Value		Insurance Agent		
	Mortgage Held By: Bank	Owner's Valuation		Insurance Agent's Phone		

PERSONAL INFORMATION	APPLICANT			CO-APPLICANT		
	Write "same" for any item which is the same for Applicant and Co-Applicant					
Name				Name		
How many people do you support	S.S. #	Date of Birth		How many people do you support	S.S. #	Date of Birth
Street Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent			Street Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent	
City, State, Zip Code	Years There			City, State, Zip Code	Years There	
Mailing Address (If different from above)				Mailing Address (If different from above)		
Home Phone				Home Phone		
Previous Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Years There		Previous Address	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Years There

EMPLOYMENT INFORMATION	Employed By	Position	Employed By	Position
	Employer's Address	Years There	Employer's Address	Years There
	Telephone No.		Telephone No.	
	Previous Employer	Years There	Previous Employer	Years There
	Name & address of nearest relative not living with you		Name & address of nearest relative not living with you	

CREDIT INFORMATION	GROSS MONTHLY INCOME			MONTHLY HOUSING EXPENSE		
	ITEM	Applicant	Co-Applicant	TOTAL	AMOUNT	
	Base Empl. Income	\$	\$	\$	First Mortgage (P&I)	\$
	Other (Before completing, see notice under Describe Other Income Below)				Rent/Board <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly	
					Paid To:	
					Address:	
					Other	
					Other	
	<b>TOTAL</b>	\$	\$	\$	<b>TOTAL</b>	\$
		<b>DESCRIBE OTHER INCOME</b>		<b>Monthly Amount</b>	<b>RECIPIENT</b>	
			\$	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant		
You need not disclose income from alimony, child support or separate maintenance if you do not choose to have it considered as a basis for repaying this loan.			\$	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant		
			\$	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant		

This Statement and any applicable supporting schedules may be completed jointly by any Co-Applicants if their assets and liabilities are sufficiently joined to that the Statement can be meaningfully and fairly presented on a combined basis. Otherwise separate Statements and Schedules are required.

ASSETS		LIABILITIES AND PLEDGED ASSETS			
Indicates by (*) those liabilities or pledged assets which will be satisfied upon sale of real estate owned or upon refinancing of subject property.					
Market	Description	Cash or Value	Creditor's Name	Mo. Pmt	Unpaid Balance
	Cash on Hand		Installment Debts (include "revolving" charge accts.)		
	Checking and Savings Accts. (show names of Institutions/Acct. Nos.)				
	Stocks and Bonds (no./description)				
	Life Insurance Net Cash Value Face Amount (\$ )		Automobile Loans		
	SUBTOTAL LIQUID ASSETS				
	Real Estate Owned (enter Market Value from Sch. of Real Estate owned)		Real Estate Loans		
	Vested Interest in Retirement Fund				
	Net Worth of Business Owned (ATTACH FINANCIAL STATEMENT)				
	Automobiles (make & year)		Other Debts Including Stock Pledges		
	Furniture and Personal Property		Alimony, Child Support and Separate Maintenance Payment Owed to		
	Other Assets (Itemize)				
			TOTAL MONTHLY PAYMENTS	\$	
	TOTAL ASSETS	A \$	NET WORTH (A minus B)		B \$

SCHEDULE OF REAL ESTATE OWNED (if additional properties owned, attach separate Schedule)							
Address of Property (Indicate S if Sold, PS if Pending Sale or R if Rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Taxes, Ins. Maintenance and Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	TOTALS	\$	\$	\$	\$	\$	\$

**AGREEMENT** - The undersigned applies for the loan in this application and represent that all statements made in the application are true and that there are no other debts owed other than those listed above. Verification may be obtained from any source named in the application. The original or a copy of this application will be retained by the lender. Webster Five is hereby authorized to obtain a credit and check the employment history of the undersigned.

Previous Credit References \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

**FOR BANK USE ONLY**

**RECEIVED**

By \_\_\_\_\_ Date \_\_\_\_\_