



Cabarrus Bank & Trust

Making a Difference

Mortgage Loan Application: (Page 1 of 2)

The following is an application for credit, but is not a guarantee of credit extension. By signing below, applicant is giving permission to Cabarrus Bank & Trust Company to obtain credit and/or any other records necessary to determine qualifications for a residential mortgage.

Realtor Name: _____ Phone: _____
 Loan Amount: _____ Sales Price: _____ Term: _____ Rate: _____
 Purchase Refinance
 Primary Residence Secondary Residence Investment
 Subject Property: _____

Borrower's Name: (First, Middle, Last): _____
 Present Address: _____ How Long: _____
 City: _____ State: _____ Zip: _____
 Own _____ Rent _____ Monthly Payment \$ _____ Home Phone: _____
 Social Security Number: _____ Date of Birth: _____
 Drivers License Number: _____ Issued: _____ Expires: _____
 Married Separated Unmarried (includes single, divorced, widowed)

Self-employed: _____ Yes _____ No (If yes, how long? _____)
 Employer: _____ How Long: _____
 Gross Monthly Income: \$ _____ Work Phone: _____
 Previous Employer (if less than 1 year at current job) _____

Co-Borrower's Name: (First, Middle, Last): _____
 Present Address: _____ How Long: _____
 City: _____ State: _____ Zip: _____
 Own _____ Rent _____ Monthly Payment \$ _____ Home Phone: _____
 Social Security Number: _____ Date of Birth: _____
 Drivers License Number: _____ Issued: _____ Expires: _____
 Married Separated Unmarried (includes single, divorced, widowed)

Self-employed: _____ Yes _____ No (If yes, how long? _____)
 Employer: _____ How Long: _____
 Gross Monthly Income: \$ _____ Work Phone: _____
 Previous Employer (if less than 1 year at current job) _____

Assets:

Liabilities:

Type: (Checking, Savings, etc.)	Balance:	Lender	Mo. Payment	Balance
_____	\$ _____	_____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	\$ _____

Additional Comments:



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Government Monitoring Information:

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. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Borrower:

I do not wish to furnish this information.
Ethnicity: Hispanic or Latino Not Hispanic or Latino
Race: American Indian or Alaska Native Asian Black or African American
 Native Hawaiian or Other Pacific Islander White
Sex: Female Male

Co-Borrower:

I do not wish to furnish this information.
Ethnicity: Hispanic or Latino Not Hispanic or Latino
Race: American Indian or Alaska Native Asian Black or African American
 Native Hawaiian or Other Pacific Islander White
Sex: Female Male

Borrower's Signature: _____ Date: _____

Co-Borrower's Signature: _____ Date: _____

FOR BANK USE ONLY:

Application received by: _____ on _____
(Loan Originator) (Date)

By: Face-to-Face (Need Servicing Disclosure) Mail
 Telephone Internet
