



## FSM DEVELOPMENT BANK HOUSING LOAN APPLICATION

### SECTION A: Loan Information

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

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

New Home     Renovation     Personal/Consumers     Others \_\_\_\_\_

### SECTION B: Please Describe Application Information

Mr. { }    Mrs. { }    Others \_\_\_\_\_ (Title Optional)

Full Name (Last, First Middle) \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Present Street Address: \_\_\_\_\_ Time at Present Address: \_\_\_\_\_

City \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Telephone: \_\_\_\_\_

Social Security NO.: \_\_\_\_\_ Driver's License No.: \_\_\_\_\_

Former Address: \_\_\_\_\_ Time There: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Present Employer: \_\_\_\_\_ How Long: \_\_\_\_\_ Telephone: \_\_\_\_\_

Employer's Address: \_\_\_\_\_ Name of Supervisor: \_\_\_\_\_

How long: \_\_\_\_\_

Present Salary or Commission: \$ \_\_\_\_\_ per \_\_\_\_\_. No. of Dependents \_\_\_\_\_ Ages: \_\_\_\_\_

***Income from alimony, child support, or separate maintenance payments need to be revealed if you do not choose to have it considered as a basis for repaying this obligation.***

Other income: \$ \_\_\_\_\_ per \_\_\_\_\_ source of Income : \_\_\_\_\_

*Alimony, child support, separate maintenance received under:* \_\_\_\_\_

## SECTION C: BANKING INFORMATION

Checking Account NO.: \_\_\_\_\_ Institution and Branch: \_\_\_\_\_

Savings Account NO.: \_\_\_\_\_ Institution and Branch: \_\_\_\_\_

Name of nearest relative not living with you: \_\_\_\_\_ Telephone: \_\_\_\_\_

Relationship: \_\_\_\_\_ Address: \_\_\_\_\_

Personal Reference: \_\_\_\_\_ Address: \_\_\_\_\_ Telephone: \_\_\_\_\_

## SECTION D: Co-APPLICANT INFORMATION

Mr. { } Mrs. { } Others \_\_\_\_\_ (Title Optional)

Full Name (Last, First Middle) \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Present Street Address: \_\_\_\_\_ Time at Present Address: \_\_\_\_\_

City \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Telephone: \_\_\_\_\_

Social Security NO.: \_\_\_\_\_ Driver's License No.: \_\_\_\_\_

Former Address: \_\_\_\_\_ Time There: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Present Employer: \_\_\_\_\_ How Long: \_\_\_\_\_ Telephone: \_\_\_\_\_

Employer's Address: \_\_\_\_\_ Name of Supervisor: \_\_\_\_\_

How long: \_\_\_\_\_

Present Salary or Commission: \$ \_\_\_\_\_ per \_\_\_\_\_. No. of Dependents \_\_\_\_\_ Ages: \_\_\_\_\_

**I/We hereby certify that all information provided therein is true and correct. I/We understand that misrepresenting information on this could result in disapproval of my loan request.**

**Applicant's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

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

**PERSONAL FINANCIAL STATEMENT**

**To: FSM DEVELOPMENT BANK, P.O. BOX M, Kolonia, Pohnpei FM 96941**

This form and any accompanying schedule is completed either individually or jointly with a co-applicant. Jointly includes both married and unmarried if assets and liabilities are sufficiently joined and separation is not easily accomplished.

**SECTION 1. PERSONAL INFORMATION**

	APPLICANT	CO-APPLICANT
NAME		
ADDRESS		
TELEPHONE#		
SOCIAL SECURITY#		
DATE OF BIRTH		
# DEPENDENTS		
PRESENT EMPLOYER		
ADDRESS		
TELEPHONE#		
POSITION		

**SECTION 2. ASSETS, LIABILITIES AND NET WORTH**

VALUE AS OF THIS DATE:			
ASSETS	AMOUNT	LIABILITIES	AMOUNT
CASH IN BANKS-CHECKING			
CASH IN BANKS-SAVINGS/TCD			
IRA, KEOGH, RETIREMENT ACCOUNTS			
DUE FROM FRIENDS, RELATIVES, OTHERS			
STOCKS AND BONDS			
CASH SURRENDER VALUE, LIFE INSURANCE			
AUTOMOBILE(S)			
BOAT(S)			
RESIDENCE			
OTHER REAL ESTATE			
NET WORTH OF BUSINESS			
OTHER ASSETS: _____			
OTHER ASSETS: _____			
<b>TOTAL</b>		<b>TOTAL</b>	

**SECTION 3. INCOME AND EXPENSES**

ANNUAL INCOME	AMOUNT	ANNUAL EXPENSES	AMOUNT
ANNUAL INCOME			
APPLICANT SALARY			
SPOUSE SALARY			
BUSINESS NET INCOME			
DIVIDENDS			
INTEREST			
OTHER _____			
OTHER _____			
OTHER _____			
<b>TOTAL</b>		<b>TOTAL</b>	
<b>NET INCOME (INCOME LESS EXPENSES)</b>			

1. I previously declared bankruptcy or had a judgment against me.     Yes     No
2. Assets listed above are pledged or secure debts.....     Yes     No

*I/We certify that the foregoing and any supporting information provided is true and accurate in all regards to the best of my knowledge. Timely notice will be given if my/our financial condition changes or upon request. This information can be kept or not my/our request is approved. You are authorized to check or verify my/our credit and employment history or any other information contained herein.*

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

**PERSONAL FINANCIAL STATEMENT (Supporting Schedules)**

**SCHEDULE 1. DUE FROM FRIENDS, RELATIVES, & OTHERS (BY WRITTEN CONTRACT)**

Name of Debtor	Owed To	Collateral	How Payable	Maturity	Balance

**SCHEDULE 2. MORTGAGE AND CONTRACTS FOR DEED OWNED**

Name of Debtor	Bank	Collateral Lot#/Name	How Payable	Maturity	Balance

**SCHEDULE 3. SECURITIES OWNED**

Name of Owner	# of Shares	Company Name	Maturity	Cost	Current Value

**SCHEDULE 4. LIFE INSURANCE**

Insured & Beneficiary	Insurance Company	Face Value	Cash Value	Loans

**SCHEDULE 5. REAL ESTATE (ATTACH SEPARATE SHEET IF NECESSARY)**

Name of Owner	Year Acquired	Description of Land	Income	Cost	Current Value

**SCHEDULE 6. NOTES PAYABLE**

Loan to Who	Bank Name	Collateral Description	How Payable	Maturity	Balance



**FSM DEVELOPMENT BANK  
REQUEST FOR VERIFICATION OF EMPLOYMENT**

To: (Name & Address of Employer)	Name & Address of Applicant
<p>I have applied for a loan and stated that I am now employed by you I authorized you to verify this information to FSM Development Bank</p> <p>_____</p> <p style="text-align: center;"><b>Applicant's Signature</b></p>	
<p>Date of Employment: _____ Salary \$ _____ <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly Present Position: _____ <input type="checkbox"/> Annually</p> <p>Employment Status: <input type="checkbox"/> Permanent <input type="checkbox"/> Probationary <input type="checkbox"/> Contract</p> <p>Continue Employment Probability: <input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor</p> <p>Any Salary Advanced or Loan to Employee? <input type="checkbox"/> No If yes, amount \$ _____</p>	
<p>_____ Signature of Employer Title Date</p>	
<p>From: FSM Development Bank</p> <p>_____ Signature of Employer Title Date</p>	



**FEDERATED STATES OF MICRONESIA  
DEVELOPMENT BANK**

**Corporate Office  
P.O. Box M  
POHNPEI, FSM 96941**

**AUTHORIZATION TO RELEASE AND OBTAIN INFORMATION AND DOCUMENTS**

The undersigned hereby authorizes the Federated States of Micronesia Development Bank and its staff to obtain from and for, and to disclose to the bank all types of information and provide copies of documents in conjunction with my request for financial assistance. This Authorization applies to any and all persons, businesses and government entities. This authorization shall remain in effect during the processing of the loan application, and if the loan is consummated, this authorization shall remain in effect so long as there is any amount outstanding on the loan.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print All Other First and Last Names Used,  
Including Different Spelling

\_\_\_\_\_  
Signature

Subscribed and sworn to before me this \_\_\_\_ day of \_\_\_\_\_ 20\_\_.

\_\_\_\_\_  
Notary Public

My commission expires: \_\_\_\_\_