



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: _____			
TOTAL		TOTAL	

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 _____			
TOTAL		TOTAL	
NET INCOME (INCOME LESS EXPENSES)			

- I previously declared bankruptcy or had a judgment against me. Yes No
- 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;">Applicant's Signature</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: _____