

CITY OF CONCORD
REVOLVING LOAN FUND APPLICATION
41 GREEN STREET, NH 03301 603-225-8595

LOAN: Individual _____ Joint _____ *(If an application is for joint credit, borrower and co-borrower information must be completed)*
 Amount of Loan \$ _____ *(Attach three estimates for the work to be completed)*
 Purpose of Loan: _____

 Property Address: _____

BORROWER INFORMATION:

Name of Borrower *(Last, First, Middle Initial)*

 Social Security Number _____ Date of Birth _____
 Number & Ages of Dependents _____ Telephone # *(Cell/Home)* _____
 Email Address _____ Telephone # *(Work)* _____
 Present Address _____
 Previous Address *(if less than three years at above address)* _____
 Highest Level of Education Attained: _____

CO-BORROWER INFORMATION:

Name of Borrower *(Last, First, Middle Initial)*

 Social Security Number _____ Date of Birth _____
 Number & Ages of Dependents _____ Telephone # *(Cell/Home)* _____
(Not included by borrower)
 Email Address _____ Telephone # *(Work)* _____
 Present Address _____
 Previous Address *(if less than three years at above address)* _____
 Highest Level of Education Attained: _____

BORROWER EMPLOYMENT HISTORY:

Name & Address of Employer

 Title _____ Start Date _____
 Supervisor's Name _____ Hours per Week _____
 Salary \$ _____ Gross _____ Net _____
 Other Income \$ _____
 Source(s) of Other Income _____
(Alimony, Child Support, or Separate Maintenance Income need not be revealed if you do not choose to have it considered.)

If employed for less than five years or employed by more than one employer, complete the following:

Name & Address of Employer

 Title _____ Start Date _____
 Supervisor's Name _____ Hours per Week _____
 Salary \$ _____ Gross _____ Net _____

If additional spaces are needed, please use a separate sheet of paper.

CO-BORROWER EMPLOYMENT HISTORY:

Name & Address of Employer

 Title _____ Start Date _____
 Supervisor's Name _____ Hours per Week _____
 Salary \$ _____ Gross _____ Net _____
 Other Income \$ _____
 Source(s) of Other Income _____
(Alimony, Child Support, or Separate Maintenance Income need not be revealed if you do not choose to have it considered.)

If employed for less than five years or employed by more than one employer, complete the following:

Name & Address of Employer

 Title _____ Start Date _____
 Supervisor's Name _____ Hours per Week _____
 Salary \$ _____ Gross _____ Net _____

If additional spaces are needed, please use a separate sheet of paper.

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<p>BORROWER REFERENCE: Name & Address of Nearest Relative Not Living with You _____ _____ Relationship _____ Telephone # _____</p>	<p>CO-BORROWER REFERENCE: Name & Address of Nearest Relative Not Living with You _____ _____ Relationship _____ Telephone # _____</p>
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CREDIT OBLIGATIONS: *List all credit obligations including mortgage, car loans, child support, alimony, credit card debt, personal loans, etc. If additional spaces are needed, please use a separate sheet of paper.*

Creditor's Name & Address	Type of Loan	Monthly Payment	Current Balance	Borrower (B) Co-Borrower (C)
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	

PHYSICAL ASSETS: *List all physical assets including real estate, automobiles, vehicles, etc. If additional spaces are needed, please use a separate sheet of paper. Attach copies of titles, deeds, etc.*

Describe the Asset	Location of Asset	Cash Value of Asset	Borrower (B) Co-Borrower (C)
		\$	
		\$	
		\$	

LIQUID ASSETS: *List all liquid assets including checking and savings accounts, stocks, bonds annuities, pensions, 401K account, etc. If additional spaces are needed, please use a separate sheet of paper. Attach statements.*

Describe the Asset	Name & Address of the Financial Institution	Cash Value of Asset	Borrower (B) Co-Borrower (C)
		\$	
		\$	
		\$	

DECLARATIONS: *Answer each of the questions below. If you answer "yes" to any of the questions, please use a separate sheet of paper to explain the circumstances.*

1. Are there any outstanding judgments against you? Yes _____ No _____
2. Have you been declared bankrupt within the past seven years? Yes _____ No _____
3. Have you had property foreclosed upon or given title or deed in lieu thereof in the last seven years? Yes _____ No _____
4. Have you directly or indirectly been obligated on any loan which resulted in a foreclosure, transfer of title in lieu of a foreclosure or judgment? Yes _____ No _____
5. Are you party to a lawsuit? Yes _____ No _____
6. Are you presently delinquent or in default on any federal debt, loan, mortgage, loan guarantee, or financial obligation? Yes _____ No _____
7. Are you obligated to pay alimony, child support, or separate maintenance? Yes _____ No _____
8. Are you a co-maker, co-signer, guarantor, or endorser on a note? Yes _____ No _____
9. Have you completed, or are you currently enrolled, in a consumer credit counseling repayment plan? Yes _____ No _____

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ACKNOWLEDGEMENT & AGREEMENT:

I/We the undersigned specifically represent to the City of Concord and agree and acknowledge that the information provided in this application is true and correct as of the date signed. I/We agree to update this information immediately, in writing, if there are any significant changes. I/We understand that the loan requested pursuant to this application will be secured by a promissory note and mortgage deed of trust on the property for which the loan is used. I/We agree that the property will not be used for any illegal or prohibited purposes or uses. I/We certify that all statements made in this application are made for the purpose of obtaining a Revolving Loan Fund loan from the City of Concord.

I/We authorize the City of Concord to obtain credit reports in connection to this application for credit and for any update, renewal, or extension of the credit received. I/We agree that in the event that the payments on the loan become delinquent, the City of Concord may, in addition to any other rights and remedies that the City of Concord may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies. If requested in writing, the City of Concord will provide you with the credit bureau(s) from which it received a credit report on you.

I/We understand that information received as part of this application process may be subject to public disclosure as part of the application review process.

Borrower's Signature: _____ Date: _____

Co-Borrower's Signature: _____ Date: _____

SUBMITTING THE APPLICATION PACKAGE:

Refer to the Program Reuse Income Plan document, attached to this application,
for any additional information that you are required to provide.

Once the application is complete and signed, return it with any
additional information to the following address:

City of Concord
Community Development Department
41 Green Street, 2nd Floor
Concord, NH 03301

If you have any questions regarding this application, please
contact the City of Concord at (603) 225-8595.