

LOAN RATE MODIFICATION APPLICATION

- I am applying for individual credit.
 We are applying for joint credit. Please initial below.



208 Elm St.
 New Canaan, CT 06840
 (203) 972-3838

Applicant _____ Co-Applicant _____

Current Rate	Modification Rate Request	Purpose	RATE REDUCTION
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APPLICANT			CO-APPLICANT		
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First Name	Middle Initial	Last Name	First Name	Middle Initial	Last Name
Street Address			Street Address		
City/Town	State	Zip Code	City/Town	State	Zip Code
Former Address if less than 2 years at current address			Former Address if less than 2 years at current address		
City/Town	State	Zip Code	City/Town	State	Zip Code
Social Security Number		Home Phone Number	Social Security Number		Home Phone Number
Date of Birth		Number of Dependents (including self)	Date of Birth		Number of Dependents (including self)
Nearest Relative not living with you		Relationship	Nearest Relative not living with you		Relationship

APPLICANT OCCUPATION		CO-APPLICANT OCCUPATION	
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Employer		Employer	
Address	Work Phone Number	Address	Work Phone Number
Position	How Long	Position	How Long
Former Employer if in current position less than 2 years	How Long	Former Employer if in current position less than 2 years	How Long

INCOME		INCOME	
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List sources of income below. Income from alimony or child support payments need not be revealed if you do not wish to have it considered as a basis for repaying this loan.		List sources of income below. Income from alimony or child support payments need not be revealed if you do not wish to have it considered as a basis for repaying this loan.	
Gross Monthly Salary		Gross Monthly Salary	
Commissions and Overtime		Commissions and Overtime	
Dividend and Interest		Dividend and Interest	
Rental		Rental	
Other		Other	



TOTAL		TOTAL	
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OUTSTANDING DEBTS (Include charge accounts, installment accounts, credit cards and mortgages, etc. Please use a separate sheet if necessary.)					
CREDITOR	TYPE OR ACCT NUMBER	NAME(S) ON ACCOUNT	ORIGINAL DEBT	CURRENT BALANCE	MONTHLY PAYMENTS
	<input type="checkbox"/> Mortgage <input type="checkbox"/> Rent				
TOTAL DEBTS					

QUESTIONS			
APPLICANT	CO-APPLICANT		EXPLANATION (Please use a separate sheet if necessary.)
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been declared bankrupt?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you party to a lawsuit?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had credit in another name?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated to pay alimony, child support or separate maintenance?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a co-maker, guarantor or endorser on a note?	

APPLICANT SIGNATURE (S)

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we make no misrepresentations in this loan application or in any related documents, that all information is true and complete, and I/we did not omit any important information. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested party information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan is granted. I/We agree to be bound by the terms and conditions in the Credit Agreement and Disclosure, a copy of which will be provided to me/us if the Lender approves this application.

APPLICANT:

X _____ X _____
 Applicant Date Co-Applicant Date

_____ _____
 Date Received by Bank Originator's Signature

