



Hamilton Bank



CREDIT APPLICATION OVERDRAFT LINE OF CREDIT

501 Fairmount Avenue, Suite 200 • Towson, MD 21286

Date _____

Application # _____

Hamilton Bank Checking Account * _____

Amount Requested _____

I (We) intend to apply for this Loan
in the following manner.
_____ Individual _____ Joint Application

PERSONAL INFORMATION

APPLICANT

CO-APPLICANT

Name			Birth Date			Name			Birth Date		
Social Security Number		Home Phone		Business Phone		Social Security Number		Home Phone		Business Phone	
Present Address No. Years _____ Own Rent			Street _____			Present Address No. Years _____ Own Rent			Street _____		
City/State/Zip _____			Former address if less than 2 years at present address			City/State/Zip _____			Former address if less than 2 years at present address		
Street _____			City/State/Zip _____			Street _____			City/State/Zip _____		
Years at former address _____ Own Rent						Years at former address _____ Own Rent					

EMPLOYMENT INFORMATION

APPLICANT

CO-APPLICANT

Name and Address of Employer		Years employed in this type of work or profession? _____ years Years on this job _____ <input type="checkbox"/> Self Employed*		Name and Address of Employer		Years employed in this type of work or profession? _____ years Years on this job _____ <input type="checkbox"/> Self Employed*					
Position/Title		Type of Business		Position/Title		Type of Business					
Name of Supervisor			Telephone			Name of Supervisor			Telephone		
Present gross income \$ _____ per _____						Present gross income \$ _____ per _____					

These questions apply to both applicant and co-applicant.

Other Income & Source		Notice: Alimony, child support, or separate maintenance income need not be revealed if the applicant or Co-applicant does not choose to have it considered as a basis for repaying this loan.	Monthly Amount
A - Applicant	C-Co-applicant		
			\$

EMPLOYMENT INFORMATION (Cont'd.)

If you have been on your present job for less than three (3) years, complete this section.

A/C	Previous Employer/School	City/State	Type of Business	Position/Title	Dates From/To	Monthly Amount
						\$

FINANCIAL INFORMATION

If this is a joint application, give all information pertaining to both applicant and co-applicant.

Outstanding Debts (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary)

Creditor	Type of Debt or Acct. No.	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No
1. (Landlord or Mortgage Holder)	Rent Payment Mortgage		\$ (omit rent)	\$ (omit rent)		
2.						
3.						
4.						
5.						
6.						
Total Debts			\$	\$	\$	

If a "yes" answer is given to a question in this column, explain on an attached sheet.

Applicant
Yes or No

Co-Applicant
Yes or No

If a "Yes" answer is given to a question in this column, explain on an attached sheet.

Applicant
Yes or No

Co-Applicant
Yes or No

Have you any outstanding judgements? In the last 14 years, have you been declared bankrupt?

Are you a co-maker or endorser on a note?

Are you a party in a lawsuit?

Have you had property foreclosed upon or given title or deed in lieu thereof?

Are you obligated to pay alimony, child support, or separate maintenance?

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me. Any false statement or omissions will automatically nullify the application.

Applicant's Signature

Date

Co-Applicant's Signature
(Where Applicable)

Date

OFFICE USE ONLY

Declined by _____ Date _____ Approved by _____ Date _____	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center; border-bottom: 1px solid black;">BUDGET ANALYSIS</th> </tr> </thead> <tbody> <tr> <td style="border-bottom: 1px solid black;">① Total Monthly Income</td> <td style="border-bottom: 1px solid black; text-align: right;">\$ _____</td> </tr> <tr> <td style="border-bottom: 1px solid black;">Total Housing Expense</td> <td style="border-bottom: 1px solid black; text-align: right;">\$ _____</td> </tr> <tr> <td style="border-bottom: 1px solid black;">Payments on All Debts</td> <td style="border-bottom: 1px solid black; text-align: right;">\$ _____</td> </tr> <tr> <td style="border-bottom: 1px solid black;">Payment for This Loan</td> <td style="border-bottom: 1px solid black; text-align: right;">\$ _____</td> </tr> <tr> <td style="border-bottom: 1px solid black;">② Total All Payments</td> <td style="border-bottom: 1px solid black; text-align: right;">\$ _____</td> </tr> <tr> <td style="border-bottom: 1px solid black;">Debt to Income Ratio (Line 2 Divided by Line 1)</td> <td style="border-bottom: 1px solid black; text-align: right;">_____ %</td> </tr> </tbody> </table>	BUDGET ANALYSIS		① Total Monthly Income	\$ _____	Total Housing Expense	\$ _____	Payments on All Debts	\$ _____	Payment for This Loan	\$ _____	② Total All Payments	\$ _____	Debt to Income Ratio (Line 2 Divided by Line 1)	_____ %
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Comments: _____ _____ _____ _____															