

MISSOURI ONSITE WASTEWATER SYSTEM IMPROVEMENT LOAN PROGRAM



Loan Application

Thank you for your interest in the Missouri on-site wastewater loan program. The purpose of the program is to provide financing for homeowners seeking to make improvements or replace their on-site wastewater treatment system which will improve Missouri's water quality. The program is funded by the Missouri Department of Natural Resources and delivered by Missouri's Regional Planning Commissions and Council of Governments. The following information is required to process your request for financial assistance. In addition to this application the following documents are required to be submitted before your loan application can be reviewed:

- Copy of warranty deed
- Turn down letter from a bank
- Documentation from local health department
- Copy of latest tax return

Information provided in this loan application will be kept confidential. The loan application will be used for credit evaluation and program eligibility. The loan application, in and of itself, does not constitute, or guarantee approval of your loan request.

The loan will be made to any and all persons named on the general warranty deed. As such, all named should provide the financial information requested below. Signatures by the borrower and any and all co-borrowers are required prior to loan processing.

Borrower Information			Co-borrower Information		
Last Name:			Last Name:		
First Name:	Middle Initial:		First Name:	Middle Initial:	
Social Security Number:	Date of Birth:		Social Security Number:	Date of Birth:	
E-mail address:	Telephone No:		E-mail address:	Telephone No:	
Mailing Address:			Mailing Address:		
City	State	Zip	City	State	Zip
Physical Address			Physical Address		
City	State	Zip	City	State	Zip
How long have you lived at this address?			How long have you lived at this address?		
Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)			Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)		
Are you a citizen of the United States? <input type="checkbox"/> yes <input type="checkbox"/> no			Are you a citizen of the United States? <input type="checkbox"/> yes <input type="checkbox"/> no		
Have you ever declared bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no If so, when?			Have you ever declared bankruptcy? <input type="checkbox"/> yes <input type="checkbox"/> no If so, when?		
Are you presently under indictment, or parole or probation? <input type="checkbox"/> yes <input type="checkbox"/> no			Are you presently under indictment, or parole or probation? <input type="checkbox"/> yes <input type="checkbox"/> no		
Have you ever been charged for any criminal offense other than a minor traffic violation? <input type="checkbox"/> yes <input type="checkbox"/> no			Have you ever been charged for any criminal offense other than a minor traffic violation? <input type="checkbox"/> yes <input type="checkbox"/> no		

Employment Information-Borrower		Employment Information-Co Borrower		
Name of Employer		Name of Employer		
Address of Employer		Address of Employer		
Years on this job:	Dates: (From - to)	Years on this job:	Dates: (From - to)	
Position/Title:	Type of Business:	Position/Title:	Type of Business:	
Rate of Pay:	Monthly Income:	Rate of Pay:	Monthly Income:	
Name of Employer:		Name of Employer:		
Address of Employer:		Address of Employer:		
Years on this job:	Dates: (From - to)	Years on this job:	Dates: (From - to)	
Position/Title:	Type of Business:	Position/Title:	Type of Business:	
Rate of Pay:	Monthly Income:	Rate of Pay:	Monthly Income:	
Monthly Income and Combined Housing Expense Information				
Gross Monthly Income	Borrower	Co-borrower	Housing Expenses	Monthly Amount
Base Employment Income			Rent	
Overtime			Mortgage (P&I)	
Bonuses			Other loans (P& I)	
Commissions			Hazard Insurance	
Dividends/Interest			Real Estate taxes	
Net Rental Income			Mortgage Insurance	
Net Business Income			Homeowner Assoc dues	
Other Income			Other Housing Expense:	
Total Income			Total Housing Expense:	
Describe and list other income such as alimony, child support, disability payments, annuities, social security, etc			Describe and list other expenses such as alimony and child support	
Assets and Liabilities				
Assets	Value	Liabilities	Balance	
Cash on hand or checking account		Credit card & charge accounts (list issuer)		
Savings account		Credit card & charge accounts (list issuer)		
Certificate of Deposit		Credit card & charge accounts (list issuer)		
Time Deposits		Credit card & charge accounts (list issuer)		
Savings bonds and Treasury securities		Credit card & charge accounts (list issuer)		
Stocks and bonds		Other notes or accounts payable		
Other marketable securities (attach list)		Primary mortgage (list company)		
Cash value of life insurance		Secondary mortgage (list company)		
Accounts/notes collectible		Other liens (attach list)		
Attach a list of any other assets, including real estate (excluding automobiles, boats, ATVs, etc)		Attach a list of any other debt obligations of the borrower and/or co-borrower.		

Subject Property			
Physical location:		County:	
Legal description (attach copy of warranty deed):			
Purpose of Loan: <input type="checkbox"/> Repair failing system <input type="checkbox"/> Replace failing system		Proposed activities:	
Estimated costs: Construction: \$ Soils testing: \$ Other related expenses: \$		Amount of loan requested:	
Loan Terms Desired: <input type="checkbox"/> 3 year amortization <input type="checkbox"/> 5 year amortization <input type="checkbox"/> 7 year amortization <input type="checkbox"/> 10 year amortization			
Year property purchased:	Total acreage:	Fair market value of property:	
Property status: <input type="checkbox"/> Primary residence of borrower/co-borrower <input type="checkbox"/> Rental property			
Names on the property deed (list all):			
Amount remaining on primary mortgage:	Monthly payments"	Date of original mortgage:	Mortgage Company:
Amount of secondary mortgage (if applicable):	Monthly payments"	Date of original loan:	Mortgage Company:
Acknowledgement and Agreement			
<p>Each of the undersigned specifically represents to Lender that: 1.) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentations of this information contained in this application may result in civil liability, 2) the loan requested will be used solely for the permitted uses; 3) the property will not be used for any illegal or prohibited use and purposes; 4) all statements made in this application are made for the purpose of obtaining a loan through the Missouri On-site wastewater loan program; 5) the property will be occupied as indicated in this application; 6) the Lender may continuously rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to loan closing; 7) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns, may in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; 8) ownership of the Loan and administration of the Loan account may be transferred with such notices as may be required by law; 9) neither Lender nor it agents has made any representations or warranty expressed or implied to me regarding the property or the improvements or the condition or value of such property; 10) my transmission of this application as an "electronic record" containing my "electronic signature" or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective and valid as if a paper version of this application were delivered containing my original signature.</p> <p>Acknowledgement: Each of the undersigned hereby acknowledge that nay owner of the Loan, its services, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.</p>			
Signature(s)			
Borrower's Signature:	Date:	Co-Borrower's Signature:	Date:

For Office Use Only:				
RPC:	Date Application Received:	Date Application Approved:	Loan Amount:	Date Disbursed:
Loan Number:	Recorded Deed of Trust	Executed Promissory Note:	Check #	Amount Disbursed:

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