

Loc. ID

Cust. #

Date Received

Processed Date



# Columbia Water & Light Super Saver Loan Application

**Address of improvements**

**Home Performance Contractor**

**Date of assessment**

**APPLICANT'S INFORMATION**

**CO-APPLICANT'S INFORMATION**

Name

Name

Address of residence

Daytime phone number

Daytime phone number

E-mail address

Home phone number

Employer

E-mail address

Occupation

Employer

Monthly income

Occupation

**Please return application to Stephanie Brown, Columbia Water & Light, P.O. Box 6015, Columbia, MO, 65205 or drop off application at 701 E. Broadway, 4th floor. Faxed forms are not allowed. [Please fill out the attached credit history page].**

Monthly income

Full name of spouse

**I (we) the undersigned, hereby certify the above information to be true, accurate, and complete to the best of my (our) knowledge. I (we) understand that by accepting this loan, we will be providing a second mortgage on my (our) home with the Deed of Trust belonging to the City of Columbia.**

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date

**SUBORDINATION**

**If you sell your house, you will be required to pay off the Super Saver Loan.**

If you are refinancing your mortgage for a lower interest rate, shorter loan term, in order to maintain ownership of the home or borrow more money for an improvement project, you could be eligible for subordination. A copy of the customer's current credit score, the appraisal used for refinancing and a copy of the mortgage application will need to be submitted. A committee that meets before the tenth day of each month will review the subordination requests to determine if a customer is eligible. Requesting subordination of your Super Saver Loan generally takes at least two months. Please contact us if you have any questions about subordination.

**FOR OFFICE USE ONLY**

Finance Dept. Signature \_\_\_\_\_

Loan Requested For:

Date Approved

Amount



# Columbia Water & Light Loan Application

## Assets/Liabilities

[This sheet to be returned to applicant(s) upon signing loan papers]

### ASSETS

Checking Account Number(s)	Location	Name on Account	Value
Savings Account Number(s)	Location		
Other Asset/Account number	Location		
Other Asset/Account number	Location		
Other Asset/Account number	Location		

### LIABILITIES (including charge accounts, installment contracts, credit cards, mortgages, and other obligations)

Creditor	Item	Name on Account	Present Balance	Monthly Payments
Mortgage				
Automobiles (describe)				
Other				
Other				
Other				
Other				

### CREDIT REFERENCES

Name	Location	Account Number