

First Mortgage Pre-Approval Form

Applicant's Name* _____

Social Security Number _____

Street Address _____

Apt # _____ City _____

State _____ Zip Code _____

Phone Number () _____

Best Time To Call _____

Applicant's Employer _____

Years Employed _____

Applicant's Monthly Gross Income _____

Other Income (Source and Amount) _____

Co-Applicant's Name* _____

Social Security Number _____

Co-Applicant's Employer _____

Years Employed _____

Co-Applicant's Monthly Gross Income _____

Other Income (Source and Amount) _____

please continue on back

Branch Locations

32 Chicago Avenue
Groton, CT

625 Long Hill Road
Groton, CT

3 Boston Post Road
Waterford, CT

20 Liberty Street
Pawcatuck, CT

589 Hartford Pike
Dayville, CT

335 Main Street
Niantic, CT

One Connecticut Avenue
Norwich, CT

893 Main Street
Willimantic, CT

601 Norwich/New London Turnpike (Rt. 32)
Montville, CT



Mortgage &
Home Equity Loans



CHARTER OAK
CREDIT UNION

CharterOak.org
860-446-8085 • 800-962-3237



Rev. 03/10



CHARTER OAK
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relationships *beyond* banking



**First Mortgage Pre-Approval Form
continued...**

**Mortgages to fit your needs – from
a lender you can trust.**

**Buying a home is a big decision. So you want to
make sure you get the right mortgage for your
particular situation. Charter Oak is here to help.**

- ◆ We offer financing for residential, seasonal and investment properties, with an array of products, terms and rates to meet your needs.
- ◆ You can enjoy the convenience of automatic payments and the security of rate lock-in.
- ◆ Our mortgage professionals are on hand to provide friendly, personal service every step of the way.

Fixed Rate Mortgage

If you expect to stay in your home for a significant length of time, or if you want the security of a predictable payment, our Fixed Rate Mortgage program is the perfect solution. The rate is fixed for the life of the loan, and terms offered are up to 30 years. Special rates are available for jumbo mortgages.

For all conforming fixed rate mortgage programs, qualifying properties include 1-4 family owner and non-owner occupied dwellings (including condominiums) located in Connecticut and Rhode Island. Maximum loan amounts vary for single, two, three and four family dwellings.

**For more information or to apply for one
of our First Mortgage Programs, contact
our Mortgage Department at (800) 962-3237
or in the local calling area at (860) 446-8085.**

Home Refinancing Options

Thinking of refinancing a mortgage from another lender? Our innovative Cost Saver and Accelerator mortgage programs are low cost, have flexible terms and attractive rates.

Home Equity Loans

Charter Oak's Home Equity loans provide you the funds to make home improvements, finance a college education, buy a new car, or pay off high interest credit cards. We offer both fixed and variable rate programs with flexible terms and competitive rates. The interest you pay may be tax deductible (consult your tax advisor).

**For more information on our Cost Saver
Mortgage or Home Equity programs,
please call Member Services at
(800) 962-3237 or in the local area at
(860) 446-8085, stop by any Charter Oak
branch, or visit CharterOak.org.**

Purchase Price _____

Loan Amount _____

Real Estate Agent's Name _____

Real Estate Agent's Phone Number () _____

Subject Property Street Address _____

Subject Property City _____

State _____ Zip Code _____

Applicant's Signature _____

Date _____

Co-Applicant's Signature _____

Date _____

*All loans are subject to approval. You authorize the credit union to obtain credit reports in connection with this pre-approval form. This form is for 1 to 4 family primary residences only. Charter Oak Federal Credit Union may collect additional regulatory information. This is neither a contract nor a commitment to lend. Rates and terms subject to change without notice.

For more information or to apply contact:

**our Mortgage Department at
(800) 962-3237
or in the local calling area at
(860) 446-8085.**