

# ADMIRALS BANK®

## Home Improvement Lending

Apply for a FHA Title I Home Improvement Loan today!

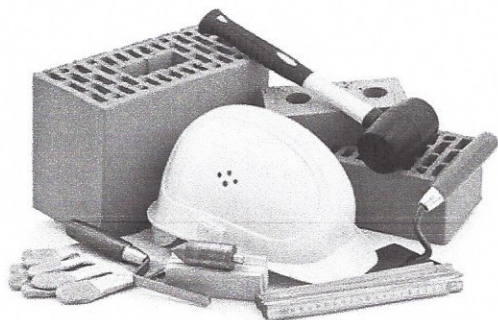
### Quick & Easy Process:

- Apply Online:  
[www.admiralsbank.com/dmuschiano](http://www.admiralsbank.com/dmuschiano)
- Approvals up to \$65,000
- Flexible Terms to choose from: 5,7,10,15 and 20 years
- Minimum Credit Score 620
- Co-Signers welcome to apply
- 100% Upfront Funding
- Monday-Friday (401) 248-7377

### Program Benefits

- No equity or appraisal required
- Low fixed rates
- No prepayment penalties
- Interest may be tax-deductible\*
- Borrow up to \$25,000 for a single- family home or up to \$12,000 per unit (max \$60,000) for multi-family property
- Borrow an additional \$40,000 with our unsecured Plus I loan program<sup>1</sup>

IT'S AS SIMPLE AS THAT!



### **Daniella R. Muschiano**

T: (401) 248-7377  
[drm@admiralsbank.com](mailto:drm@admiralsbank.com)  
NMLS ID #774603

### Required Documents

- Current pay stub, dated within 30 days
- W2's- 2 years
- Current Mortgage Statement
- Copy of Homeowners Declaration Page
- Work Contract

All loans are subject to individual credit approval.

\*Please consult with your tax advisor regarding deductibility of interest

<sup>1</sup>The Plus I Loan program is a Bank program that is not affiliated with or sponsored by FHA. The term of the Plus I Loan cannot exceed the term of the Title I Loan. Each loan is subject to separate credit approval. You may not apply for this loan individually. You may not combine the two Plus I Loans.



Member  
**FDIC**

# ADMIRALS BANK

## Home Improvement Lending

Attn: Daniella R. Muschiano: Ph.: 1-401-248-7377 eFax: 1-401-223-6463 [drm@admiralsbank.com](mailto:drm@admiralsbank.com)

\*Contractor whom referred you: \_\_\_\_\_

TYPE OF HOME IMPROVEMENT \_\_\_\_\_ AMOUNT REQUESTED \_\_\_\_\_

REAL ESTATE INFORMATION	
ADDRESS _____	CITY _____ ST _____ ZIP _____
DATE PURCHASED _____	ORIGINAL PURCHASE PRICE _____
1 <sup>ST</sup> MORTGAGE BALANCE _____	PAYMENT _____ TAXES & INS. INCLUDED? Y/N _____
2 <sup>ND</sup> MORTGAGE BALANCE _____	PAYMENT _____ CURRENT VALUE _____
MOBILE HOME Y/N _____	MULTI FAMILY PROPERTY Y/N _____ # OF UNITS _____

BORROWER INFORMATION	
BORROWER	CO-BORROWER
NAME _____	NAME _____
SOC SEC # _____ - _____ - _____	SOC SEC # _____ - _____ - _____
DATE OF BIRTH _____	DATE OF BIRTH _____
HOME PHONE _____	HOME PHONE _____
ALTERNATIVE PHONE _____	ALTERNATIVE PHONE _____
EMAIL ADDRESS _____	EMAIL ADDRESS _____

EMPLOYMENT INFORMATION	
BORROWER	CO-BORROWER
EMPLOYER _____	EMPLOYER _____
ADDRESS _____	ADDRESS _____
PHONE _____	PHONE _____
LENGTH OF EMPLOYMENT _____	LENGTH OF EMPLOYMENT _____
POSITION _____	POSITION _____
ANNUAL INCOME _____	ANNUAL INCOME _____
OTHER INCOME _____	OTHER INCOME _____

<p style="text-align: center;"><b>BORROWER</b></p> <p><input type="checkbox"/> I do not wish to furnish this information</p> <p style="text-align: center;"><b>ETHNICITY</b></p> <p><input type="checkbox"/> Hispanic or Latino    <input type="checkbox"/> Not Hispanic or Latino</p> <p style="text-align: center;"><b>RACE</b></p> <p><input type="checkbox"/> American Indian or Native Alaskan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian</p> <p style="padding-left: 20px;"><input type="checkbox"/> White</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="text-align: center;"><b>SEX</b></p> <p><input type="checkbox"/> Male    <input type="checkbox"/> Female</p>	<p style="text-align: center;"><b>CO-BORROWER</b></p> <p><input type="checkbox"/> I do not wish to furnish this information</p> <p style="text-align: center;"><b>ETHNICITY</b></p> <p><input type="checkbox"/> Hispanic or Latino    <input type="checkbox"/> Not Hispanic or Latino</p> <p style="text-align: center;"><b>RACE</b></p> <p><input type="checkbox"/> American Indian or Native Alaskan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian</p> <p style="padding-left: 20px;"><input type="checkbox"/> White</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="text-align: center;"><b>SEX</b></p> <p><input type="checkbox"/> Male    <input type="checkbox"/> Female</p>
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