



CLIFTON SAVINGS BANK
 4 Brighton Road, Suite 302, Clifton, NJ 07012
 (973) 778-6791
 fax (973) 778-9164
 csbk.bank

INCOME PROPERTY LOAN SUMMARY

Applicant's Name & Address

Property Address

Phone # _____

Nearest cross street: _____

Mortgage Amount _____ Interest Rate _____ Term _____

Application Fee _____ P+I Pmt _____ Points **1/2** _____

Property Description

Type of property _____

Type of construction _____ No. of stories _____

Age of building _____ Square footage _____ Lot size _____

Financial Details

Purchase Price/Estimated Value _____ Present Owner _____

Estimated Income

Estimated or Actual Expenses

Rental income _____ Taxes _____ Maintenance _____

Other income _____ Insurance _____ Management _____

Gross income _____ Heat/Fuel _____ Repl. Reserve _____

Utilities _____ **Total** _____

Lease or month-to-month? _____ If lease, gross or net? _____

Appraised Value _____ Vacancy factor _____ % Replacement reserve factor _____

Loan to value ratio _____ Gross income multiplier _____ Debt service coverage _____ Break even cash flow _____

Purpose of Loan:

