



1% Interest Home Improvement Loans

Get started on the home renovation project you've had your eye on! Patriot Bank is proud to offer secured loans up to \$7,500 to help you channel your inner Fixer Upper. Loans are available in the Memphis area in the counties of Shelby or Tipton* to qualified borrowers at a rate of 1 % estimated APR for seven years, with Patriot Bank waiving the origination fees and paying the closing costs associated with the loan. See the monthly payment example below:

Example: For a \$7,500 secured, mortgage loan with a term of 7 years and a 1.00% estimated APR, the monthly payment would be \$92.53. Payment does not provide for taxes or insurance on the dwelling.

Homes must be owner-occupied, residential properties in the Memphis area.* The number of loans is limited, so *talk to us today about getting started on that dream project!*

*Program restrictions apply. Consult a tax advisor for more information where the total amount of the debt exceeds the value of the home.

*WHEN YOUR PRIORITY
IS A HOME LOAN...
OUR PRIORITY IS YOU!*

**Call 901.475.3252
or visit one of
our branches**

*A LOAN OFFICER IS READY TO
SPEAK TO YOU TODAY!*

SHELBY COUNTY

ARLINGTON, 5340 AIRLINE ROAD
COLLIERVILLE, 279 MARKET BLVD
MILLINGTON, 8376 HWY 51 N
RALEIGH, 3535 AUSTIN PEAY HWY
ROSEMARK, 8637 ROSEMARK RD

TIPTON COUNTY

COVINGTON, 101 E PLEASANT ST
COVINGTON, 70 MUELLER BRASS RD
SOUTH TIPTON, 11529 HWY 51 S



patriot-bank.com | patriotbankmortgage.com
901.475.3252 • Patriot Bank NMLS #416988



HOME IMPROVEMENT LOANS

1% APR UP TO 7 YEARS



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Neighbors Serving Neighbors!

901.475.3252

TO GET STARTED - COMPLETE THE APPLICATION BELOW:

BORROWER INFORMATION

Name _____ DOB _____

Home Address _____ Years There _____

City _____ ST _____ Zip _____ Home # _____

Cell Phone _____ Work Phone _____ SSN _____

E-Mail _____ Age of Dependents _____ Self Employed _____

Employer _____ Position _____ Years There _____

Previous Employer _____ Position _____ Years There _____

CO-BORROWER INFORMATION

Name _____ DOB _____

Home Address _____ Years There _____

City _____ ST _____ Zip _____ Home # _____

Cell Phone _____ Work Phone _____ SSN _____

E-Mail _____ Age of Dependents _____ Self Employed _____

Employer _____ Position _____ Years There _____

Previous Employer _____ Position _____ Years There _____

PLEASE SIGN (BORROWER & CO-BORROWER)

All information is provided to the best of my knowledge. I authorize Patriot Bank to pull my credit and verify other income, employment, and credit information as needed for this loan request.

Borrower _____ Date _____

Co-borrower _____ Date _____

GROSS MONTHLY INCOME

ITEM	BORROWER	CO-BORROWER	TOTAL
Base Salary			
Overtime			
Commissions			
Social Security			
Retirement Income			
Other Income (Bonuses, Disability, etc.)			
TOTAL			

**If you do not wish to rely upon income from alimony, child support, or separate maintenance payments, such income need not be revealed.*

MORTGAGE INFORMATION

Current 1st Mortgage _____ Current 2nd or 3rd Mortgage _____

IMPORTANT QUESTIONS

1. Do you intend to occupy the subject property as your primary residence? (___) Yes (___) No
2. Do you currently pay child support? If so, how much? \$ _____
3. Have you declared bankruptcy within the last 7 years? _____
4. Have you had a property foreclosure or short sale with 7 years? _____
5. Are you a US Citizen? _____
6. What is your current marital status? (___)single (___)married (___)separated
7. How much would you like to request on this loan application? \$ _____

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- Home must be owner-occupied primary residence.
- Home must be a residential property located in a majority-minority census tract (MMCT) in Shelby County or Tipton County.
- The number of loans is limited, so talk to us today about getting started on your dream project!

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