



18 S. West Boulevard
Newfield, NJ 08344-9558
856-692-3440 • 1-800-690-3440

HOME EQUITY CREDIT APPLICATION

Date: _____

We intend to apply for joint credit. _____
 Signature of Applicant Signature of Co-Applicant
 Newfield National Bank Home Equity Loan Home Equity Credit Line

Amount requested: \$ _____ for _____ months. Purpose of the loan _____
HOW MUCH OF THIS LOAN DO YOU INTEND TO USE FOR: (estimate amount of each purpose: if none enter zero)

HOME PURCHASE \$ _____ HOME IMPROVEMENT \$ _____ REFINANCING OF A PRIOR HOME PURCHASE AND/OR HOME IMPROVEMENT LOAN \$ _____
 (Amount or Zero) (Amount or Zero) (Amount or Zero)

If the proceeds will be used for home improvement, are you the owner of the property to be improved? Yes No Do you occupy the property? Yes No

APPLICANT Complete this section. Also complete "Co-Applicant" section if this is a joint application. If you are relying on income from another person for repayment of this loan, see important notice below. If you do not think that you qualify for credit on your own and someone else has agreed to co-sign a loan for you, the co-signer must complete a separate application.

Name (First, MI, Last) _____ Social Security # _____ Date of Birth _____
 Home Phone Number _____ Cell Phone Number _____ E-Mail _____
 Address (No. & Street) (If less than 3 years, previous also) _____ City _____ State _____ Zip _____ How long have you lived at this address? _____
 Mailing Address (If different) _____ Own Rent/Mortgage _____ Name of mortgage holder or landlord _____
 Rent \$ _____
 Previous Address _____ City _____ State _____ Zip _____ How long? _____
 Employer Name (If less than 5 years, previous also) _____ Business Phone _____
 Employer Address _____ City _____ State _____ Zip _____ Position _____
 If self employed, name of business _____ Annual Salary* \$ _____ *Enter only base salary, wages and retirement income. How long at employer? _____
 Previous employer name and address _____ City _____ State _____ Zip _____ How long? _____

Important Notice: Other sources of income, alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. If you wish to rely on such income, you must provide us with the following information on the person(s) who will be making payments to you. Use additional page if needed. If this source of income is necessary to make a credit decision, we will have to contact that person to obtain additional information in order to process this loan application.

Name (First, MI, Last) _____ Phone Number _____ Other Income \$ _____ Type _____
 Address _____ City _____ State _____ Zip _____

LIST ALL DEBTS Include bank, finance company, credit card, store charge, personal debts, and pension plan loans, also alimony, support payments and court judgements. Attach additional sheet if necessary. If none, state none.

NAME AND ADDRESS OF CREDITOR	IN WHAT NAME	ACCT. NUMBER	UNPAID BALANCE	MONTHLY PAYMENT

CO-APPLICANT Complete this section only if you are applying for credit jointly and the loan will be in two names. If co-applicant is relying on income from another person for repayment of this loan, see important notice below.

Name (First, MI, Last) _____ Social Security # _____ Date of Birth _____
 Home Phone Number _____ Cell Phone Number _____ E-Mail _____
 Address (No. & Street) (If less than 3 years, previous also) _____ City _____ State _____ Zip _____ How long have you lived at this address? _____
 Mailing Address (If different) _____ Own Rent/Mortgage _____ Name of mortgage holder or landlord _____
 Rent \$ _____
 Previous Address _____ City _____ State _____ Zip _____ How long? _____
 Employer Name (If less than 5 years, previous also) _____ Business Phone _____
 Employer Address _____ City _____ State _____ Zip _____ Position _____
 If self employed, name of business _____ Annual Salary* \$ _____ *Enter only base salary, wages and retirement income. How long at employer? _____
 Previous employer name and address _____ City _____ State _____ Zip _____ How long? _____

Important Notice: Other sources of income, alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. If you wish to rely on such income, you must provide us with the following information on the person(s) who will be making payments to you. Use additional page if needed. If this source of income is necessary to make a credit decision, we will have to contact that person to obtain additional information in order to process this loan application.

Name (First, MI, Last) _____ Phone Number _____ Other Income \$ _____ Type _____
 Address _____ City _____ State _____ Zip _____

LIST ALL DEBTS Include bank, finance company, credit card, store charge, personal debts, and pension plan loans, also alimony, support payments and court judgements. Attach additional sheet if necessary. If none, state none.

NAME AND ADDRESS OF CREDITOR	IN WHAT NAME	ACCT. NUMBER	UNPAID BALANCE	MONTHLY PAYMENT

HOME EQUITY Please provide information on the property that will be used to secure the loan.

Address (no. and Street) _____ Town/City _____ County _____ State _____ Zip _____

<input type="checkbox"/> Single Family Home <input type="checkbox"/> Condo <input type="checkbox"/> Town House <input type="checkbox"/> Other:	Principal residence of applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Mortgage held by	Amount of original mortgage \$ _____	Date purchased
Purchase price \$ _____	Mortgage balance	Present value \$ _____	Monthly payment \$ _____	
Other mortgage	Do mortgage payments include taxes? <input type="checkbox"/> Yes <input type="checkbox"/> No	Name of Insurance Company (Provide copy of this policy to bank if one exists)		

PLEASE READ AND SIGN I certify that I have read the foregoing statement and all statements and information on both sides of this application and that the information furnished is complete, true and correct to the best of my knowledge and belief. I authorize you to make such inquiries regarding the information furnished herein as may be required in connection with this application and authorize anyone to furnish it and I agree this statement shall remain your property whether or not this credit is granted. I further agree to notify you of any material change in the above statement. In addition, I was informed of and received a copy of the Customer Information Privacy Policy, the Equal Credit Opportunity Act Notice, the Notice of Right to Receive Copy of Appraisals, USA Patriot Act Notice and FACT Act Notice.

Signature of Applicant _____ Signature of Co-Applicant (if applicable) _____

Where is best to reach you: _____
 For Bank Use Only: Personal Interview _____ (date) _____ Mail _____ (date received) _____ Telephone _____ (date received)/(time) _____
 Government Monitoring information obtained by visual observation Bank Employee _____

PLEASE COMPLETE INFORMATION ON REVERSE SIDE

NEWFIELD NATIONAL BANK

DO NOT COMPLETE THE FOLLOWING UNLESS YOU INTEND TO USE ANY PART OF THE REQUESTED LOAN AMOUNT FOR HOME PURCHASE, HOME IMPROVEMENT, REFINANCING OF A PRIOR HOME PURCHASE OR HOME IMPROVEMENT LOAN, OR A COMBINATION THEREOF.

Information for Government Monitoring Purposes

The purpose of collecting this information is to help insure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information, and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant:

Ethnicity: Check one or more

- Hispanic or Latino
- Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – Print Origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

- Not Hispanic or Latino

I do not wish to provide this information

Race: Check one or more

- American Indian or Alaskan Native – Print name of enroll or principal here:

- Asian

- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese
- Other Asian – Print Race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

- Black or African American

- Native Hawaiian or Other Pacific Islander

- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Other Pacific Islander – Print Race, for example, Fijian, Tongan, and so on:

- White

I do not wish to provide this information

Sex:

- Female

- Male

I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname?

- Yes

- No

Was the race of the applicant collected on the basis of visual observation or surname?

- Yes

- No

Was the sex of the applicant collected on the basis of visual observation or surname?

- Yes

- No

Co-Applicant:

Ethnicity: Check one or more

- Hispanic or Latino
- Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino – Print Origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

- Not Hispanic or Latino

I do not wish to provide this information

Race: Check one or more

- American Indian or Alaskan Native – Print name of enrolled or principal here:

- Asian

- Asian Indian
- Chinese
- Filipino
- Japanese
- Korean
- Vietnamese
- Other Asian – Print Race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

- Black or African American

- Native Hawaiian or Other Pacific Islander

- Native Hawaiian
- Guamanian or Chamorro
- Samoan
- Other Pacific Islander – Print Race, for example, Fijian, Tongan, and so on:

- White

I do not wish to provide this information

Sex:

- Female

- Male

I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname?

- Yes

- No

Was the race of the applicant collected on the basis of visual observation or surname?

- Yes

- No

Was the sex of the co-applicant collected on the basis of visual observation or surname?

- Yes

- No

Right to Receive a Copy of Appraisals

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal on loans secured by a first lien on a dwelling, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

Fair and Accurate Credit Transactions Act Notice

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Identification Program as Required by the USA PATRIOT Act

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What This Means for You

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In some cases, identification will be requested for current account holders if original documentation was not obtained with the opening of the account. We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country.