

HOME EQUITY CREDIT APPLICATION



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

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: () Email

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 did you live at this address

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 at employer

Important Notice: Other sources of income, alimony, child support, or separate maintenance income need not to 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 necessary to make a credit decision, we will have to contact that person to obtain additional information to process this loan application.

Name (First, MI, Last) Phone Number () Other Income \$ Type

Address City State Zip

LIST ALL DEBITS Include bank, finance company, credit card, storage 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 CREATOR	IN WHAT NAME	ACCT. NUMBER	UNPAID BALANCE	MONTHLY PAYMENT

PLEASE READ AND SIGN I certify that I have read the foregoing statement, all statements, and Information on both sides of this application. 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 I 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 Private Policy, the Notice of Right to Receive Copy of Appraisals, USA Patriot Act Notice and FACT Act Notice.

Signature of Applicant: _____

Where is best to reach you: _____

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: ()		Email
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	Rent/Mortgage \$	Name of mortgage holder or landlord	
Previous Address	City	State	Zip	How long did you live at this address
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 at employer

Important Notice: Other sources of income, alimony, child support, or separate maintenance income need not to 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 necessary to make a credit decision, we will have to contact that person to obtain additional information to process this loan application.

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

LIST ALL DEBITS Include bank, finance company, credit card, storage 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 CREATOR	IN WHAT NAME	ACCT. NUMBER	UNPAID BALANCE	MONTHLY PAYMENT

PLEASE READ AND SIGN I certify that I have read the foregoing statement, all statements, and Information on both sides of this application. 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 I 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 Private Policy, the Notice of Right to Receive Copy of Appraisals, USA Patriot Act Notice and FACT Act Notice.

Signature of Co-Applicant: _____ Where is best to reach you: _____

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
☐ Single Family Home ☐ Condo ☐ Town House ☐ Other	Principal residence of applicant ☐ Yes ☐ No		Mortgage held by	Amount of original Mortgage \$	Date Purchased
Purchase Price \$	Mortgage Balance \$		Present Value \$	Monthly Payment \$	
Other Mortgage	Do Mortgage payment include Taxes? ☐ Yes ☐ No		Name of Insurance Company (Provide copy of this policy to bank if one exists)		

For Bank Use Only: Personal Interview _____ Mail _____ Telephone _____ Bank Employee _____
(Date) (Date Received) (Date Received)/(Time)

Information for Government Monitoring Purposes

The purpose of collecting this information is to help ensure 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) 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 based on 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 based on visual observation or surname. The law also provides that we may not discriminate based on age or marital status information you provide in this application. If you do not wish to provide some or all 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 D 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 based on visual observation or surname?

- ☐ Yes
☐ No

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

- ☐ Yes
☐ No

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

- ☐ Yes
☐ No

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

- ☐ Yes
☐ No

Was the sex of the applicant collected based on 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 or loans secured by a first lien on a dwelling, even if your loan does not close.

You may pay for 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.

The following information is required to process your loan request:

1. Completed application
2. Copy of two most recent pay stubs
3. Copy of most recent full tax return (If loan amount is \$25,000 or more, or if borrower is self-employed)
4. Copy of Home Owners Insurance

Newfield Bank reserves the right to request any additional information that may be needed to process the application.