

HADDON SAVINGS BANK / HOME EQUITY LOAN APPLICATION

IMPORTANT: Read these Directions Before Completing this Application.

If you are applying for individual account in your own name AND are relying on your own income or assets, NOT the income or assets of another person, as the basis for repayment of the credit requested, complete this application with only information pertaining to you, the Borrower.

If you are applying for a joint account OR an account that you and another person will use, complete this application with information pertaining to you as the Borrower and information pertaining to the joint applicant or user as the Co-borrower. Please acknowledge by signing below.

We intend to apply for joint credit _____

FIXED RATE		Applicant (Borrower)		Co-applicant (Co-borrower)	
No. of Months	Amount	Interest Rate	Monthly Payment	Property Type <input type="checkbox"/> Single Family Dwelling <input type="checkbox"/> Other _____	
Address of Property		Property Taxes	Hazard Insurance	Purchase Price	
Present Value of Home		Home Improvements - Describe			
Title In Name Of:		Address of Title Holder			
Yr. House Built	No. of Rooms	No. of Bedrooms	No. of Baths	Family Room or Den <input type="checkbox"/> Yes <input type="checkbox"/> No	Garage/Carport (Specify type & No.)
				Finished Attic <input type="checkbox"/> Finished Basement	Central Air <input type="checkbox"/> Yes <input type="checkbox"/> No

BORROWER				CO-BORROWER			
Name	Date of Birth	School Yrs		Name	Date of Birth	School Yrs	
Present Address	No. Years	<input type="checkbox"/> Own <input type="checkbox"/> Rent		Present Address	No. Years	<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Street				Street			
City/State/Zip				City/State/Zip			
Former Address If less than 5 years at present address				Former Address If less than 5 years at present address			
Street				Street			
City/State/Zip				City/State/Zip			
Years at former address		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Years at former address		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)	DEPENDENTS OTHER THAN LISTED BY CO-BORROWER NO. AGES		Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)	DEPENDENTS OTHER THAN LISTED BY CO-BORROWER NO. AGES	
Name and Address of Employer		Years Employed in this line of work or profession? ____ Years Years on the job ____ <input type="checkbox"/> Self-Employed		Name and Address of Employer		Years Employed in this line of work or profession? ____ Years Years on the job ____ <input type="checkbox"/> Self-Employed	
Position/Title		Type of Business		Position/Title		Type of Business	
Social Security Number		Home Phone	Business Phone	Social Security Number		Home Phone	Business Phone

GROSS MONTHLY INCOME				Account No.	Name & Address of Depository
Item	Borrower	Co-Borrower	Total	Checking Account No.	
Base Empl. Income	\$	\$	\$		
Overtime				Savings Account No.	Name & Address of Depository
Bonuses					
Commissions					
Dividends/Interest					
Net Rental Income					
Other † (Before complete, see Notice under Describe Other Income below.)					
Total	\$	\$	\$		

DESCRIBE OTHER INCOME			
B-Borrower	C-Co Borrower	NOTICE: † Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying the loan.	Monthly Amount
			\$

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING						
B/C	Previous Employer	City/State	Type of Business	Position/Title	Dates/From/To	Monthly Amount
						\$

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER					
If you answer "yes" to any questions (a.) through (g.) explain on an attached sheet of paper.	Borrower Yes or No	Co-Borrower Yes or No	E. Are you obligated to pay alimony, child support, or separate maintenance?	Borrower Yes or No	Co-Borrower Yes or No
A. Have you any outstanding judgments?			F. Do you have any past due obligations owed to or insured by any agency of the federal government?		
B. In the last 7 years, have you been declared bankrupt?			G. Are you a co-maker or endorser on a note?		
C. Have you had property foreclosed upon or given title or deed in lieu thereof, in the last 7 years?			H. Are you a U.S. citizen or permanent resident alien?		
D. Are you a party in a lawsuit?			I. Do you intend to occupy the property as your primary residence?		

Purpose of Loan:	Will this loan payoff or refinance the original mortgage used to purchase the subject property? Yes <input type="checkbox"/> No <input type="checkbox"/>
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Debts: List all fixed obligations and installment accounts. (If more space is needed list on attached sheets). Indicate by (*) these liabilities which will be satisfied with the proceeds of this loan.

LIABILITIES			
Creditor's Name, Address and Account Number	No. of Months Left To Pay	Monthly Payments	Unpaid Balance
Real Estate Loans			
Automobile Loan/Leases			
Charge Accounts / Credit Cards			
Other			
Alimony, Child Support and Separate Maintenance Payments Owed To			
	TOTAL LIABILITIES	\$	\$

AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the Lender, even if the loan is not granted.

A consumer report may be requested in connection with this credit application. Without notice, future reports may be requested to update, renew or extend credit. If reports are requested, the names and addresses of the consumer reporting agencies that furnished them are available from the Lender.

_____ Date _____
 Borrower's Signature Co-Borrower's Signature

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

TO BE COMPLETED IF THE PROCEEDS OF THE LOAN ARE TO BE UTILIZED FOR A HOME PURCHASE, HOME IMPROVEMENT OR TO REFINANCE ANY LOAN THAT IS SECURED BY A DWELLING.

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

APPLICANT: <input type="checkbox"/> I do not wish to furnish this information	CO-APPLICANT: <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American	Race: <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To Be Completed By Interviewer

This application was taken by:

face to face interview _____ Interviewer
 by mail _____
 by telephone _____
 by fax _____ Date Application Received
 by internet _____

DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT

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) 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. 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 Alaska Native - Print name of enrolled or principal tribe:
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 Alaska Native - Print name of enrolled or principal tribe:
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

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?
Yes
No

Was the race of the co-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