



SINCE 1905

Haddon Savings Bank

• 201 WHITE HORSE PIKE, HADDON HEIGHTS, NJ 08035

856.547.3700 / FAX 856.547.9312

• 20 MARLTON PIKE, CHERRY HILL, NJ 08034

856.429.0036 / FAX 856.429.6705

FIRST MORTGAGE MODIFICATION

The following application forms are included in this package:

- First Mortgage Modification Disclosure (2)
- First Mortgage Modification Application (1)

Please review and sign the disclosures AND complete and sign the application.

Then return the application and one (1) disclosure to the Bank.

The other disclosure is your copy to retain for your records.

A MODIFICATION FEE WILL BE DUE AT SETTLEMENT.

HADDON SAVINGS BANK

WORDFILES MTGMOD COVER 12032003

MEMBER
FDIC

haddonsavings.com



HADDON SAVINGS BANK FIRST MORTGAGE MODIFICATION APPLICATION

LOAN INFORMATION

First Mortgage: Account Number #	Current Balance \$	Modification Fee \$	<input type="checkbox"/> Included In Loan Amount <input type="checkbox"/> To Be Paid By Borrower(s) At Settlement
Interest Rate	Number of Months		

PROPERTY INFORMATION

Subject Property Address	
Record Owner(s) on Title or Deed:	Type of Property
Address of Record Owners	<input type="checkbox"/> Primary Residence <input type="checkbox"/> 2nd Home <input type="checkbox"/> Investment Property

BORROWER INFORMATION

CO-BORROWER INFORMATION

Name (Include Jr. or Sr. if applicable)		Name (Include Jr. or Sr. if applicable)	
Present Address	No. of Years _____	Present Address	No. of Years _____
Date of Birth / /	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced and widowed)	Date of Birth / /	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced and widowed)
Social Security Number - -		Social Security Number - -	
Home Phone () -	Business Phone () -	Home Phone () -	Business Phone () -

BORROWER AND CO-BORROWER DECLARATIONS

PLEASE ANSWER YES OR NO TO THE FOLLOWING:	BORROWER	CO-BORROWER
A. Have you any outstanding judgments against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
B. In the last 7 years, have you been declared bankrupt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
C. Have you had a property foreclosed upon or given title or deed in lieu thereof, in the last 7 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
D. Are you a party in a lawsuit?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
E. Are you obligated to pay alimony, child support, or separate maintenance?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
F. Do you have any past due obligations owed or insured by any agency of the federal government?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
G. Are you a co-maker or endorser on a note?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
H. Are you a U.S. citizen or a permanent resident alien?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
I. Do you intend to occupy the property as your primary residence?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

AGREEMENT

The undersigned applies for the loan 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		Date
Borrower's Signature		Co-borrower's Signature	

TO BE COMPLETED BY INTERVIEWER

This application was taken by:

<input type="checkbox"/> Face to Face <input type="checkbox"/> By Telephone <input type="checkbox"/> By Mail <input type="checkbox"/> By Fax	Interviewer's Name (Please Print) _____ Interviewer's Signature _____	Date Application Received _____
---	--	---------------------------------

**HADDON SAVINGS BANK
FIRST MORTGAGE MODIFICATION DISCLOSURE**

In addition to the information included in your original first mortgage application disclosures, the following terms apply to your First Mortgage Modification.

LOAN AMOUNT:

First mortgages can be modified at the current interest rate for the amount of the current balance.

MATURITY DATE:

First mortgages can be modified on a term not to exceed the original maturity date.

MODIFICATION FEES:

Lender charges the following fees to process Borrower's First Mortgage Loan Modification Application, this fee can be added to the outstanding loan balance:

<u>Loan Amount</u>	<u>Modification Fee</u>
\$50,000.00 or less	\$ 500.00
\$50,000.01 to \$150,000.00	\$ 800.00
Above \$150,000.00	\$1,100.00

DETERMINATION OF INTEREST RATE:

The interest rate will be set at the rate current on the day of application.

ACKNOWLEDGEMENT:

I/We acknowledge that I/we have received and read a copy of this First Mortgage Modification Disclosure and I/we acknowledge that a duplicate copy of this disclosure has been given to me/us.

I/We hereby certify to Haddon Savings Bank that the property is not presently listed for sale through any real estate broker, advertised or unadvertised nor do we have this property on the market "For Sale by Owner".

_____/_____
APPLICANT'S SIGNATURE DATE

_____/_____
CO-APPLICANT'S SIGNATURE DATE

**HADDON SAVINGS BANK
FIRST MORTGAGE MODIFICATION DISCLOSURE**

In addition to the information included in your original first mortgage application disclosures, the following terms apply to your First Mortgage Modification.

LOAN AMOUNT:

First mortgages can be modified at the current interest rate for the amount of the current balance.

MATURITY DATE:

First mortgages can be modified on a term not to exceed the original maturity date.

MODIFICATION FEES:

Lender charges the following fees to process Borrower's First Mortgage Loan Modification Application, this fee can be added to the outstanding loan balance:

<u>Loan Amount</u>	<u>Modification Fee</u>
\$50,000.00 or less	\$ 500.00
\$50,000.01 to \$150,000.00	\$ 800.00
Above \$150,000.00	\$1,100.00

DETERMINATION OF INTEREST RATE:

The interest rate will be set at the rate current on the day of application.

ACKNOWLEDGEMENT:

I/We acknowledge that I/we have received and read a copy of this First Mortgage Modification Disclosure and I/we acknowledge that a duplicate copy of this disclosure has been given to me/us.

I/We hereby certify to Haddon Savings Bank that the property is not presently listed for sale through any real estate broker, advertised or unadvertised nor do we have this property on the market "For Sale by Owner".

_____/_____
APPLICANT'S SIGNATURE DATE

06/23/2017

_____/_____
CO-APPLICANT'S SIGNATURE DATE