



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

### **HOME EQUITY LOAN MODIFICATION**

The following application forms are included in this package:

- Home Equity Loan Modification Disclosure (2)
- Home Equity Loan Modification Application (1)

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

The application fee is \$50.00.

Please submit the application fee, the application and one disclosure to the Bank for processing.

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

HADDON SAVINGS BANK

WORDFILES MTGMOD COVER 03/2017

## HADDON SAVINGS BANK HOME EQUITY MODIFICATION APPLICATION

### LOAN INFORMATION

|                                 |                       |                                |
|---------------------------------|-----------------------|--------------------------------|
| Home Equity Account Number<br># | Current Balance<br>\$ | <b>\$50.00 APPLICATION FEE</b> |
| Interest Rate<br>%              | Number of Months      |                                |
| REC'D                           |                       | BY                             |

### 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<br>/ /                    | <input type="checkbox"/> Married<br><input type="checkbox"/> Separated<br><input type="checkbox"/> Unmarried (Includes single,<br>divorced and widowed) | Date of Birth<br>/ /                    | <input type="checkbox"/> Married<br><input type="checkbox"/> Separated<br><input type="checkbox"/> Unmarried (Includes single,<br>divorced and widowed) |
| Social Security Number<br>- -           |   | Social Security Number<br>- -           |   |
| Home Phone<br>( ) -                     | Business Phone<br>( ) -   | Home Phone<br>( ) -                     | Business Phone<br>( ) -   |

### 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.

|                               |               |                                  |               |
|-------------------------------|---------------|----------------------------------|---------------|
| _____<br>Borrower's Signature | _____<br>Date | _____<br>Co-borrower's Signature | _____<br>Date |
|-------------------------------|---------------|----------------------------------|---------------|

### TO BE COMPLETED BY INTERVIEWER

This application was taken by:

- Face to Face
- By Telephone
- By Mail
- By Fax

Interviewer's Name (Please Print)

Date Application Received

\_\_\_\_\_  
 Interviewer's Signature

**HADDON SAVINGS BANK  
HOME EQUITY LOAN MODIFICATION DISCLOSURE**

In addition to the information contained in your original Home Equity Loan disclosures, the following terms apply to your Home Equity Loan Modification.

**LOAN AMOUNT:**

Home Equity Loans can be modified at the current interest rate for the amount of the current balance.

**MATURITY DATE:**

Home Equity Loans can be modified on a term not to exceed the original maturity date.

**APPLICATION AND MODIFICATION FEES:**

Lender charges a \$50.00 application fee to process Borrower's Home Equity Loan Modification. The fee is due at application.

**DETERMINATION OF INTEREST RATE:**

The interest rate is set on the date of application.

I/we hereby acknowledge receipt of this disclosure. **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

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