



HOME EQUITY FIXED RATE LOAN APPLICATION

If this is an application for joint credit, Applicant and Co-Applicant each agree that we intend to apply for joint credit (sign below):

Borrower _____
Co-Borrower _____

SECTION I: REQUEST					
Home Equity Loan for a fixed term of <input type="checkbox"/> 5 Years <input type="checkbox"/> 10 Years <input type="checkbox"/> 15 years <input type="checkbox"/> 20 Years					
Amount Requested \$	Purpose of Loan	Originator (Bank Use Only)			
SECTION II: BORROWER INFORMATION					
Full Name	Social Security Number	Date of Birth	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		
Principal Residence Street Address, City, State & Zip		Home Phone #:	US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, Permanent Resident Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Employer	Occupation (occupation prior to retiring)	Years There	Position/Title		
Employer's Address		<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	Work Phone Number		
Gross Monthly Salary \$	Other Monthly Income Source* Source _____ Provider _____ Source _____ Provider _____		Other Monthly Income* \$ _____ \$ _____		
Mother's Maiden Name	E-Mail Address		Other Phone Number (Cell Phone)		
Driver's License Number	State of Issuance <input type="checkbox"/> New Jersey <input type="checkbox"/> Other (State): _____	Issuance Date:	Expiration Date:		
Have you had property foreclosed upon or given title or deed in lieu thereof in the past seven years? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you party to a lawsuit? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you obligated to pay alimony, child support or separate maintenance? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, monthly amount \$ _____ Did you ever have credit in any other name? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, what name? _____					
SECTION III: CO-BORROWER INFORMATION (IF APPLICABLE)					
Full Name	Social Security Number	Date of Birth	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		
Principal Residence Street Address, City, State & Zip		Home Phone #:	US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, Permanent Resident Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Employer	Occupation (occupation prior to retiring)	Years There	Position/Title		
Employer's Address		<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	Work Phone Number		
Gross Monthly Salary \$	Other Monthly Income Source* Source _____ Provider _____ Source _____ Provider _____		Other Monthly Income* \$ _____ \$ _____		
Mother's Maiden Name	E-Mail Address		Other Phone Number (Cell Phone)		
Driver's License Number	State of Issuance <input type="checkbox"/> New Jersey <input type="checkbox"/> Other (State): _____	Issuance Date:	Expiration Date:		
Have you had property foreclosed upon or given title or deed in lieu thereof in the past seven years? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you party to a lawsuit? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you obligated to pay alimony, child support or separate maintenance? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, monthly amount \$ _____ Did you ever have credit in any other name? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, what name? _____					
*Other Income: List all other sources of income, i.e. Social Security, pension, etc. Notice: 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 name, address, and phone number of the person(s) who will be making payment to you in the Other Income Source section. Please use an additional page if needed.					
SECTION IV: FINANCIAL INFORMATION					
Primary Residence: <input type="checkbox"/> Own <input type="checkbox"/> Rent	Mortgage Holder/Landlord	Mortgage Balance \$	Monthly Payment \$	Annual Taxes \$	
Other Property Type: _____	Mortgage Holder	Mortgage Balance \$	Monthly Payment \$	Annual Taxes \$	
Creditor 1	Balance \$	Monthly Payment \$	Creditor 2	Balance \$	Monthly Payment \$
Creditor 3	Balance \$	Monthly Payment \$	Creditor 4	Balance \$	Monthly Payment \$

SECTION V: FINANCIAL INFORMATION (CONTINUED)					
Checking Institution	Branch Location	Account#	Savings Institution	Branch Location	Account#
SECTION VI: SUBJECT PROPERTY					
Estimated Value: \$	Type ___ 1 Family ___ 2 Family ___ 3-4 Family ___ Condo/Town ___ Other	Residence Type ___ Primary Residence ___ Second Home	___ Investment/Other	Garage ___ Yes ___ NO	
Property Street Address, City, State & Zip (if different)		Year Built	Year Purchased	Total Rooms	Total Square Feet
Number of Bedrooms	Number of Baths	Family Room ___ Yes ___ No	Full Basement ___ Yes ___ No	Central Air ___ Yes ___ No	In Ground Pool ___ Yes ___ No
SECTION VII: ACCOUNTS TO BE PAID OFF WITH PROCEEDS OF THE LOAN					
Lender 1	Account Number	Estimated Balance \$	Lender 2	Account Number	Estimated Balance \$
Lender 3	Account Number	Estimated Balance \$	Lender 4	Account Number	Estimated Balance \$
SECTION VIII: GOVERNMENT MONITORING INFORMATION:					
<p>THIS SECTION ONLY APPLIES TO YOU AND MUST BE COMPLETED IF YOU ARE APPLYING FOR A FIXED RATE HOME EQUITY LOAN AND:</p> <p>(1) All or part of the loan proceeds are to be used to refinance an existing loan or line of credit secured by the dwelling; or (2) All or part of the loan proceeds are to be used for home improvement purposes; or, (3) All or part of the proceeds are to be used to purchase a new dwelling.</p> <p>Please read the following disclosure prior to completing:</p> <p>The following information is required 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. Applicant(s) are not required to furnish this information, but are encouraged to do so. Applicant(s) 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 applicant(s) choose to furnish it. If applicant(s) do not wish to furnish this information and this application was made in person, under federal regulations, the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If applicant(s) do not wish to furnish this information, the appropriate box should be checked below.</p>					
APPLICANT:			CO-APPLICANT:		
___ I do not wish to furnish this information.			___ I do not wish to furnish this information.		
Race: ___ American Indian or Alaskan Native ___ Native Hawaiian or Other ___ Asian ___ Pacific Islander ___ Black or African American ___ White			Race: ___ American Indian or Alaskan Native ___ Native Hawaiian or Other ___ Asian ___ Pacific Islander ___ Black or African American ___ White		
Ethnicity: ___ Hispanic or Latino ___ Not Hispanic or latino			Ethnicity: ___ Hispanic or Latino ___ Not Hispanic or latino		
Sex: ___ Male ___ Female			Sex: ___ Male ___ Female		
To be completed by Interviewer: This application was taken via: ___ face-to-face interview ___ mail			Interviewer _____ Branch or Phone _____		
SECTION IX: AUTOMATIC PAYMENT DEDUCTION (PLEASE CHECK THE APPROPRIATE STATEMENT)					
___ I would like my monthly payment deducted from my Two River Community Bank Checking Account. ___ I understand that if I do not sign up for an Automatic Payment Deduction from my Two River Community Bank Checking Account for my Home Equity Loan of Credit that my interest rate will be 0.50% higher.					
ABA Number:			Checking Account Number:		
SECTION X: SIGNATURES (PLEASE READ BEFORE SIGNING)					
<p>In the following paragraph the words, "I, me and my" refer to all persons signing below and/or "you and your" refer to the Lender. I declare that the information in this application is true and complete. I made no misrepresentation in the loan application or other documents, nor did I omit pertinent information. You may verify the information in this application. I authorize any individual or consumer reporting agency to give you additional information for verification purposes. This application will remain your property whether or not it is approved.</p> <p>I acknowledge that I have received the following disclosures:</p> <ol style="list-style-type: none"> 1. Home Equity Application Disclosure 2. The Federal Reserve Board's "What You Should Know About Home Equity Line of Credit" 3. Regulation B – Right to a Real Estate Appraisal 4. Privacy Policy 5. USA Patriot Act Disclosure 					
Applicant's Signature:		Date:	Co-Applicant's Signature:		Date:

If you have any questions or need assistance, please call the Residential Mortgage Department at 1-888-454-4424