

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

Applicant (Borrower)										Co-applicant (Co-borrower)									
LINE OF CREDIT		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"/> Finished Attic <input type="checkbox"/> Finished Basement		Garage/Carport (Specify Type & No.)		Central Air						
							<input type="checkbox"/> Yes <input type="checkbox"/> No						<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						Street									
City/State/Zip				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						Former Address If less than 5 years at present address									
Street				Street						Street									
City/State/Zip				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				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		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		Marital Status		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)					
				NO. AGES						NO. AGES									
Name and Address of Employer				Years Employed in this line of work or profession?		Name and Address of Employer		Years Employed in this line of work or profession?		Name and Address of Employer		Years Employed in this line of work or profession?		Name and Address of Employer					
				____ Years						____ Years						____ Years			
				Years on the job						Years on the job						Years on the job			
				<input type="checkbox"/> Self-Employed						<input type="checkbox"/> Self-Employed						<input type="checkbox"/> Self-Employed			
Position/Title			Type of Business			Position/Title			Type of Business			Position/Title			Type of Business				
Social Security Number		Home Phone		Business Phone		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.				Name & Address of Depository								
Base Empl. Income	\$		\$		\$														
Overtime																			
Bonuses																			
Commissions																			
Dividends/Interest																			
Net Rental Income																			
Other + (Before completing, 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?																			
B. In the last 7 years, have you been declared bankrupt?								F. Do you have any past due obligations owed to or insured by any agency of the federal government?											
C. Have you had property foreclosed upon or given title or deed in lieu thereof, in the last 7 years?								G. Are you a co-maker or endorser on a note?											
D. Are you a party in a lawsuit?								H. Are you a U.S. citizen or permanent resident alien?											
								I. Do you intend to occupy the property as your primary residence?											

Purpose of Loan:

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.

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

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