

LakelandBank

CONSUMER LOAN

CREDIT APPLICATION

Branch

Resp Code

Promo Code

Application #

Type of Account Requested

IMPORTANT: Read these directions before completing this application.

☐ INDIVIDUAL ACCOUNT - If you are applying for an account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all sections except the co-applicant sections.

☐ JOINT ACCOUNT - If you are applying for an account that you and another person will use, complete all Sections, providing information about the joint applicant or user in the co-applicant sections.

We intend to apply for joint credit.

Applicant-initials

Co-Applicant-initials

☐ INDIVIDUAL ACCOUNT - If you are applying for an account, but are relying on income from alimony, child support, or separate maintenance payments or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information about the person on whose alimony support or maintenance payments or income or assets you are relying, in the co-applicant sections.

Loan Request

Amount Requested \$

Term

Type of loan:

Unsecured loan

Auto loan

Home Equity loan

Home Equity Line of Credit

Secured other

RV, Boat or Motorcycle

Purpose of loan:

What are you going to do with the money? For example - Home Improvements, buy a car, etc. (This box must be completed)

Will the proceeds of this loan, in whole, or in part, be used to pay for post secondary educational expenses?

Yes

No

Purpose

Home Equity loan:

If you are applying for a Home Equity Loan, the proceeds of the loan will be used for: (Check all that apply)

1. Home Improvements

3. Refinance of an existing 1st or 2nd mortgage

2. Home Purchase

4. Other

If item 1, 2 or 3 above is checked, please complete the separate information for Government Monitoring Purpose Form.

Payment Options:

Monthly

Biweekly

Applicant

Last Name

First Name

Middle Init.

Date of Birth

Month

Day

Year

Number of dependents (Include Self):

Present Address (if P.O. Box must include street address)

City

County

State

Zip Code

How Long

Own

Rent

Payment

Previous Address

City

County

State

Zip Code

How Long

Own

Rent

Payment

Social Security No.

Driver's License No.

State

Home/Cell Phone Number

Name, Address & Phone of Close Relative or Friend not living with you

Telephone Number of Reference

Are you a U.S. Citizen ?

Yes

No

If No: Are you a permanent resident alien?

Yes

No

Email:

Co-Applicant

Last Name

First Name

Middle Init.

Date of Birth

Month

Day

Year

Relationship to Applicant

Present Address (if P.O. Box must include street address)

City

County

State

Zip Code

How Long

Own

Rent

Payment

Social Security No.

Driver's License No.

State

Home/Cell Phone Number

Are you a U.S. Citizen ?

Yes

No

If No: Are you a permanent resident alien?

Yes

No

Email:

Employment Applicant

Name of Employer

Occupation

Position

Years Employed

Business Phone

Address of Employer

City

County

State

Zip Code

Self Employed

Yes

No

Name and Address of Previous Employer

Years Employed

Business Phone

Employment Co-Applicant

Name of Employer

Occupation

Position

Years Employed

Business Phone

Address of Employer

City

County

State

Zip Code

Self Employed

Yes

No

Name and Address of Previous Employer

Years Employed

Business Phone

Income

PLEASE INDICATE ALL INCOME FIGURES AS MONTHLY AMOUNTS.

	Gross Monthly Salary	Soc. Sec./Pension/Disability (indicate source)	Rental Income	Other Income (indicate source)	Total Monthly Income
Applicant	\$	\$	\$	\$	\$
Co-Applicant	\$	\$	\$	\$	\$

Note: Alimony, child support and separate maintenance payments need not be revealed unless you wish to rely on such income in applying for credit. If you are relying on alimony, child support or separate payments as a basis for the repayment of the credit you are applying for, be sure to complete the "Other Income" and "Co-applicant" sections.

Debts	List loans and installment debts, include bank, auto and finance company loans and credit/charge card accounts. Also list alimony, child support and separate maintenance payments. Indicate whether debt is in name of: A = Applicant, C = Co-Applicant, AC = Joint (Applicant & Co-Applicant), List Real Estate Debt in "Real Estate" section.						
	Type of Debt	Whose Debt?	To Whom Indebted	Account Number	Mo. Pay't.	Present Balance	Accounts to Pay-Off
	If additional space is required check here <input type="checkbox"/> and attach additional sheet.						
	Have you or joint applicant ever transacted any business in any other name, had any judgements, bankruptcies, attachments, garnishments or other legal proceedings against you? <input type="checkbox"/> Yes <input type="checkbox"/> No				If yes, attach additional sheet stating name or names and full details, pertaining to each name.		
Are you or co-applicant a co-maker, endorser or guarantor on any loan or contract?			<input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, to whom?		

Banking/ Assets	List present bank accounts. Indicate whether account is in name of: A = Applicant, C = Co-Applicant, AC = Joint (Applicant & Co-Applicant).				
	Your Bank(s)/Asset(s)	Whose account?	Type of Account	Account Number	Balance

COLLATERAL

Auto	Year	Make	Model	# of Cylinders	Mileage	4 Wheel Drive Yes or No	VIN

Other	Description of other collateral
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Real Estate	Address of Property Securing Loan					Other Properties Owned			
	Name(s) of Owners of Property					Street			
						City, State, Zip			
						Value			
			Is the property in the name of a Trust? <input type="checkbox"/> Yes <input type="checkbox"/> No			Mortgage Balance			
			Is there life use? <input type="checkbox"/> Yes <input type="checkbox"/> No			Monthly P+I Pmt			
	Property Description (Check all that apply)	<input type="checkbox"/> Single Family		<input type="checkbox"/> Owner Occupied		<input type="checkbox"/> Condominium		Annual Taxes	Included in payment? <input type="checkbox"/> Y <input type="checkbox"/> N
		<input type="checkbox"/> 2 - 4 Family		<input type="checkbox"/> Vacation/2nd Home		<input type="checkbox"/> Townhouse		Annual Homeowners Ins.	Included in payment? <input type="checkbox"/> Y <input type="checkbox"/> N
		<input type="checkbox"/> 5 + Family		<input type="checkbox"/> Rental/Investment		<input type="checkbox"/> Co-Op		Annual Condo Fees	
	Name of Mortgage Holder					Street			
	Original Mortgage Amount					City, State, Zip			
	Current Mortgage Balance					Value			
	Current Value					Mortgage Balance			
	Monthly Payment (Principal & Interest Only)					Monthly P+I Pmt			
	Annual Taxes					Annual Taxes		Included in payment? <input type="checkbox"/> Y <input type="checkbox"/> N	
Annual Homeowners Ins.					Annual Homeowners Ins.		Included in payment? <input type="checkbox"/> Y <input type="checkbox"/> N		
Annual Condo Fees					Annual Condo Fees				
For additional properties owned, attach separate sheet with all requested information.									

Marital Status	Complete this section ONLY if this is a joint application or if the loan will be secured by real estate.				
	Applicant:	<input type="checkbox"/> Married	<input type="checkbox"/> Civil Union Partner	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (includes single, divorced and widowed)
	Co-Applicant:	<input type="checkbox"/> Married	<input type="checkbox"/> Civil Union Partner	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (includes single, divorced and widowed)

Customer ID	IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT	
	To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.	

Signatures	You authorize anyone mentioned herein to furnish us such information as we may require in connection with this application and agree that the application shall remain our property whether or not the loan is granted. You agree to notify us immediately upon any material change in the above statement.			
	You affirm that each of the answers given to the foregoing questions is true and correct and that the foregoing is a true and correct statement of your financial condition. It is a federal criminal offense to knowingly make any false statement or report, or to willfully overvalue any property for the purpose of influencing the bank to act on this application.			
	You authorize Lakeland Bank to check your credit, business and employment history and to report information regarding your credit history to credit reporting agencies and other persons we believe have a legitimate business reason to request such information.			
	IF YOU ARE APPLYING FOR A HOME EQUITY LINE OF CREDIT, YOU ACKNOWLEDGE RECEIPT OF THE BROCHURE ENTITLED "IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT".			
	Signature of Applicant	Date	Signature of Co-Applicant	Date

Mortgage Loan Originator's Company	Mortgage Loan Originator's Information	
Lakeland Bank (530634) 250 Oak Ridge Road Oak Ridge, NJ 07438	Name	
	NMLS#	
	Phone#	

For Home Equity Loan Applicants Only

(Where the purpose of the loan is for a home purchase, home improvement or the refinance of a 1st or 2nd mortgage)

Please complete and return this form with your application.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it.** If you choose not to furnish ethnicity, race or gender, under Federal regulations, this lender is required to note ethnicity, race and gender on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below.

APPLICANT

☐ I do not wish to furnish this information

Ethnicity: ☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

Gender: ☐ Male ☐ Female

CO-APPLICANT

☐ I do not wish to furnish this information

Ethnicity: ☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

Gender: ☐ Male ☐ Female

Applicant: _____
Print Name

Co-Applicant: _____
Print Name

Signature

Signature

Bank Use Only: Application # _____

Interviewer's Name: _____ **Ext:** _____ **Date:** _____
Print FULL Name

This application was taken by: ☐ Face-to-Face Interview ☐ Mail/Fax ☐ Internet ☐ Telephone

In the Face-to-Face Interview:

Applicant: ☐ Seen ☐ Not Seen Co-Applicant: ☐ Seen ☐ Not Seen