



HOME EQUITY FIXED RATE LOAN APPLICATION

Sign Below Only If this is an application for joint credit, Applicant and Co-Applicant each agree that we intend to apply for joint credit

X _____ X _____
 Borrower SIGNATURE REQUIRED ONLY IF APPLYING FOR JOINT CREDIT Co-Borrower SIGNATURE REQUIRED ONLY IF APPLYING FOR JOINT CREDIT

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		
Amount Requested: \$ _____	Purpose of Loan: _____	Senior Mortgage Consultant: _____

SECTION II: SUBJECT PROPERTY

Estimated Value \$ _____	Type <input type="checkbox"/> 1 Family <input type="checkbox"/> 2-4 Family <input type="checkbox"/> Condo <input type="checkbox"/> PUD	Residence Type <input type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment
Property Street Address, City, State & Zip _____		Year Built _____
		Year Purchased _____

SECTION III: BORROWER INFORMATION

Full Name _____	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 _____	Social Security Number _____	US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, Permanent Resident Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No
Email Address _____	Home Phone Number _____	Cell Phone Number _____
Employer _____	Occupation _____	Position/Title _____
Employer's Address _____	Years There _____	Work Phone Number _____
Gross Monthly Salary \$ _____	Other Monthly Income Source* Source _____ Source _____	Other Monthly Income* \$ _____ \$ _____

Have you had property foreclosed upon or given title or deed in lieu thereof in the past seven years? Yes No
 Are you party to a lawsuit? Yes No
 Are you obligated to pay alimony, child support or separate maintenance? Yes No If Yes, monthly amount \$ _____
 Did you ever have credit in any other name? Yes 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: CO-BORROWER INFORMATION

Full Name _____	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 _____	Social Security Number _____	US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, Permanent Resident Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No
E-mail Address _____	Home Phone Number _____	Cell Phone Number _____
Employer _____	Occupation _____	Position/Title _____
Employer's Address _____	Years There _____	Work Phone Number _____
Gross Monthly Salary \$ _____	Other Monthly Income Source* Source _____ Source _____	Other Monthly Income* \$ _____ \$ _____

Have you had property foreclosed upon or given title or deed in lieu thereof in the past seven years? Yes No
 Are you party to a lawsuit? Yes No
 Are you obligated to pay alimony, child support or separate maintenance? Yes No If Yes, monthly amount \$ _____
 Did you ever have credit in any other name? Yes 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 V: SCHEDULE OF REAL ESTATE OWNED AND LIABILITIES (Please use an additional page if needed)					
Property Address:		Mortgage Holder	Mortgage Balance \$	Monthly Payment \$	Annual Taxes \$
Property Address:		Mortgage Holder	Mortgage Balance \$	Monthly Payment \$	Annual Taxes \$
Property Address:		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 VI: 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 VII: AUTOMATIC PAYMENT DEDUCTION (PLEASE CHECK THE APPROPRIATE STATEMENT)					
<p><input type="checkbox"/> I would like my monthly payment deducted from my Two River Community Bank Personal Checking Account.</p> <p><input type="checkbox"/> I understand that if I do not sign up for an Automatic Payment Deduction from my Two River Community Bank Personal Checking Account for my Fixed Home Equity Loan that my interest rate will be 0.50% higher.</p>					
ABA Number : _____			Checking Account Number: _____		
SECTION VIII: 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"> Addendum to Residential Mortgage Application 					
Applicant's Signature		Date:	Co-Applicant's Signature		Date:
If you have any questions or need assistance, please call the Residential Mortgage Department at 732.378.5400					
Two River Community Bank NMLS# 408543					
Andre Marques NMLS #1032800				Revised 8/28/2018	

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SECTION IX: DEMOGRAPHIC INFORMATION

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Applicant

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – *Print origin, For example Argentinean, Colombian, Dominican, Nicaraguan Salvadoran, Spaniard, etc.:*

- Not Hispanic or Latino
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – *Enter Name of enrolled or principal tribe:*
- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – *Print Race, for example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander -*Print Race, for example: Fijian, Tongan, etc.*

- White
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Co-Applicant

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – *Print origin, For example Argentinean, Colombian, Dominican, Nicaraguan Salvadoran, Spaniard, etc.:*

- Not Hispanic or Latino
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – *Enter Name of enrolled or principal tribe:*
- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – *Print Race, for example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander-*Print Race: for example: Fijian, Tongan, etc.*

- White
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Was the sex of the applicant collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Was the sex of the co-applicant collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Was the race of the applicant collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Was the race of the co-applicant collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes <input type="checkbox"/> No

The Demographic Information was provided through:

- Face –to-Face Interview(includes Electronic Media w/Video Component) Telephone Interview Fax or Mail Email or Internet

Loan Originator Signature:	Date:
Loan Originator Name:	

ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION

DATE:

BORROWER(S): _____

PROPERTY ADDRESS: _____

For Subject Properties or Current Residences Located in New Jersey:

New Jersey law provides civil union partners shall have the same rights, protections, and benefits, and shall be subject to the same responsibilities, obligations, and duties under law, whether they derive from statutes, administrative regulations, court rules, government policies, common law, or any other provisions or sources of law, as are granted to and imposed upon spouses. Consequently, a non-borrowing civil union partner or spouse will have an ownership interest in the property of the borrowing civil union partner or spouse. This interest would prevent the lender from attaching the entire property securing the loan without the consent of both civil union partners or both spouses. Therefore, the lender will require that both civil union partners or both spouses sign the deed of trust or other security instrument that secures the loan when such signature is required to protect the interest of the non-borrowing spouse or civil union partner.

BORROWER AFFIDAVIT

Can anyone, other than you, claim a homestead interest, community property interest, domestic partnership, civil union, or other interest, in the property that will secure repayment of the loan?

YES _____ NO _____

If yes, who may be able to claim such interest?

NAME: _____

You should consult an attorney for specific legal advice regarding homestead rights and for specific legal advice regarding benefits, protections and responsibilities under applicable state law.

BORROWER: _____

DATE: _____

CO-BORROWER: _____

DATE: _____



APPRAISAL NOTICE

We may order an appraisal to determine the property's value and we may charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

By signing below, you acknowledge receipt of this Appraisal Notice.

Applicant:

X _____ X _____
Applicant Date Applicant Date