



Dear Applicant(s):

Thank you for applying for a Home Equity Loan with Investors Bank. In order to begin the application process, please complete the paperwork within this Application Packet:

1. ECOA Notice to Loan Applicant.
2. Home Equity Loan Application.
3. Automatic Debit Payment Disclosure.

Please submit all of the above forms via one of the following options:

- **MAIL:** Investors Bank, ATTN: Loan Originations, 101 Wood Ave South, Iselin, NJ 08830, or
- **HAND DELIVER:** Drop off at any local branch of Investors Bank.

All gray areas of the Home Equity Loan application must be completed. Upon receipt of the application, Investors Bank will send you a Loan Estimate which will show the terms, rates, and fees associated with the loan applied for as well as other related documents.

It is important for you to know that, once you have submitted a loan application with us, your total debt obligations must remain at or below the levels revealed to us during the underwriting of your loan.

The following circumstances might affect the initial decision that was made during underwriting and also can cause your closing to be postponed or cancelled:

- Increasing credit card balances.
- Increases in current obligations.
- New debt obligations.
- New credit inquiries.
- Employment loss or change.
- Change in terms (amount or loan product).
- Late payments on any credit obligation.

If you have any questions regarding the forms in this Application Packet or any aspects of the application process, please contact the *Investors Bank Loan Originations Department* at (732) 452-3443 or visit your local branch. We look forward to helping you with your lending needs.

Investors Bank Operations Center
101 Wood Avenue South
Iselin, NJ 08830





ECOA NOTICE TO LOAN APPLICANT

You are required to read this statement concerning the Equal Credit Opportunity Act of 1975 (ECOA), as amended, before our loan interviewer may commence taking your application. The reason for this is to enable Investors Bank to comply with this law in a manner which provides our customers with the best possible service. At the bottom of this notice you will be asked to sign and acknowledge that you have read it and aware of your rights under this law. If you refuse to sign, the interviewer cannot proceed with the application.

1. It is the policy of Investors Bank to comply with all applicable laws and regulations. Since you are about to request, in writing, that we extend mortgage credit to you based on the information you are about to give, we want you to be aware of your rights under the Equal Credit Opportunity Act of 1975, as amended.
2. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the bases of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract); because all or part of the applicants income derives from any public assistance program; or, because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.
3. The Federal agency that administers compliance with this law concerning our company is: Consumer Financial Protection Bureau, PO Box 4503, Iowa City, IA 52244.
4. Under this law there are three (3) classes of marital status, and they are:
 - a) Unmarried, which includes anything, which is not remaining two (2) choices.
 - b) Married.
 - c) Separated.We are not concerned with any other category.
5. If you are under legal obligation to anyone to pay alimony, child support, or separate maintenance, we are required to document the amount of any such obligation, and its duration, by requesting written evidence.
6. If you wish to claim as income, the receipt of any income from sources other than your normal employment, you may do so. If such income is claimed and is to be evaluated in determining your eligibility for the requested credit, we will require written evidence of this income.
7. When we have a completely documented application file, we will render our decision. If it should become unfortunately necessary to make an adverse decision, you are entitled to be informed, in writing, of such decision within thirty (30) days of the decision.

I acknowledge that I have read the above statement/notice and am aware of Investors Bank's policies concerning the above-mentioned portion of the Equal Credit Opportunity Act.

Print Applicant's Name

Print Co-Applicant's Name

Applicant's Signature

Co-Applicant's Signature

Date

Date



101 Wood Avenue South, Iselin, New Jersey 08830
 Phone: 732-452-3443 • Fax: 732-603-3968

HOME EQUITY LOAN APPLICATION

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

Borrower _____

Co-Borrower _____

Fixed Rate Equity Loan

Special Home Improvement Loan

Homeowners Consumer Loan

Term/Number of Years _____

Term/Number of Years _____

Term/Number of Years _____

Loan Purpose: (Must check at least one)

Amount of Loan
\$ _____

Purchase Of Any Additional Real Estate

Home Equity (Please check one below)

Refinance

Debt Consolidation - (Credit Cards, Student Loans, Car Loans, etc.)

(Pay off of any lien on subject property - Mortgage, Home Equity Loan, Home Equity Line of Credit)

Cash Out _____

Purpose

Construction Of New Dwelling

Home Improvement - (Home renovations)

1. Personal Information About Applicant

FIRST, MIDDLE, LAST NAME OF APPLICANT		MARITAL STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED (includes single, divorced, widowed) <input type="checkbox"/> SEPARATED		DATE OF BIRTH (MONTH/DATE/YEAR)	NO. OF DEP.	SOCIAL SECURITY NO.	
HOME ADDRESS - NO. AND STREET		CITY/TOWN		STATE	ZIP CODE	YEARS THERE	
HOME TELEPHONE NO.		CELL NO.		E-MAIL ADDRESS			
PREVIOUS HOME ADDRESS (if less than two years at present address)						YEARS THERE	
NAME OF EMPLOYER		<input type="checkbox"/> SELF-EMPLOYED	TELEPHONE NO.	POSITION	SALARY (GROSS MONTHLY) \$ _____	YEARS EMPLOYED IN THIS LINE OF WORK OR PROFESSION	YEARS ON THIS JOB
BUSINESS ADDRESS - NO. AND SREET		CITY		STATE	ZIP CODE		
WILL YOU BE RETIRING WITHIN THE NEXT 3 YEARS? IF "YES" PLEASE PROVIDE DATE OF RETIREMENT AND INCOME YOU EXPECT TO RECEIVE AT TIME OF RETIREMENT.							
DATE OF RETIREMENT:		INCOME: \$ _____					
NAME AND ADDRESS OF PREVIOUS EMPLOYER (if less than two years)				YEARS THERE	POSITION	SALARY	
OTHER INCOME (GIVE SOURCE AND GROSS MONTHLY AMOUNT) 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.							

2. Personal Information About Co-Applicant

FIRST, MIDDLE, LAST NAME OF CO-APPLICANT		MARITAL STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED (includes single, divorced, widowed) <input type="checkbox"/> SEPARATED		DATE OF BIRTH (MONTH/DATE/YEAR)	NO. OF DEP.	SOCIAL SECURITY NO.	
HOME ADDRESS - NO. AND STREET		CITY/TOWN		STATE	ZIP CODE	YEARS THERE	
HOME TELEPHONE NO.		CELL NO.		E-MAIL ADDRESS			
PREVIOUS HOME ADDRESS (if less than two years at present address)						YEARS THERE	
NAME OF EMPLOYER		<input type="checkbox"/> SELF-EMPLOYED	TELEPHONE NO.	POSITION	SALARY (GROSS MONTHLY) \$ _____	YEARS EMPLOYED IN THIS LINE OF WORK OR PROFESSION	YEARS ON THIS JOB
BUSINESS ADDRESS - NO. AND SREET		CITY		STATE	ZIP CODE		
WILL YOU BE RETIRING WITHIN THE NEXT 3 YEARS? IF "YES" PLEASE PROVIDE DATE OF RETIREMENT AND INCOME YOU EXPECT TO RECEIVE AT TIME OF RETIREMENT.							
DATE OF RETIREMENT:		INCOME: \$ _____					
NAME AND ADDRESS OF PREVIOUS EMPLOYER (if less than two years)				YEARS THERE	POSITION	SALARY	
OTHER INCOME (GIVE SOURCE AND GROSS MONTHLY AMOUNT) 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.							

3. Applicant's Property Information

PROPERTY LOCATION AND DESCRIPTION	ADDRESS		NO. AND STREET	CITY/TOWN	STATE	ZIP CODE
	COUNTY			PRINCIPAL RESIDENCE OF APPLICANT <input type="checkbox"/> YES <input type="checkbox"/> NO		
	SINGLE FAMILY RESIDENCE <input type="checkbox"/>	2-4 UNIT DWELLING <input type="checkbox"/>	CONDOMINIUM <input type="checkbox"/>		PLAN UNIT DEVELOPMENT (PUD) <input type="checkbox"/>	
	ANNUAL TAXES \$	HOMEOWNERS INSURANCE PREMIUM \$			MONTHLY ASSOCIATION FEE \$	
	DATE HOME PURCHASED	PURCHASE PRICE \$			PRESENT ESTIMATED VALUE \$	

4. Subject Property Mortgage Information

MORTGAGE INFORMATION	AMT. OF ORIGINAL MORTGAGE	MORTGAGE BALANCE	MONTHLY PAYMENT	MORTGAGE HELD BY
	\$	\$	\$	
	DO MORTGAGE PAMENTS INCLUDE TAXES? <input type="checkbox"/> YES <input type="checkbox"/> NO	INSURANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO	ACCOUNT NUMBER	ADDRESS
	OTHER MORTGAGES: LIST CO. NAME, LOAN BALANCE AND MONTHLY PAYMENT.			

5. Applicant's Financial Statement

(MORE DETAILED STATEMENTS AND SCHEDULES MAY BE REQUIRED)

This statement and any applicable supporting schedules may be completed jointly by both applicants if their assets and liabilities are sufficiently joined so that the statement can be meaningfully and fairly presented on a combined basis, otherwise separate statements and schedules are required.

LIST ASSETS

Include all cash, savings accounts, checking accounts, stock and other assets easily converted into cash, and other real estate owned. Attach additional sheet if necessary.

NAME AND ADDRESS OF BANK, CREDIT UNION, ETC.	ACCOUNT #	CASH OR MARKET VALUE
1		\$
2		\$
3		\$
4		\$
5		\$
6		\$

6. Applicant's Debts

LIST ALL DEBTS

Include bank, finance company, credit card, store charge and personal debts, also alimony, support payments and other mortgage loans. Attach additional sheet if necessary. If none, state "None."

NAME AND ADDRESS OF CREDITOR	IN WHAT NAME	ACCT. NUMBERS	UNPAID BALANCE	MONTHLY PAYMENT
1			\$	\$
2			\$	\$
3			\$	\$
4			\$	\$
5			\$	\$
6			\$	\$
7			\$	\$
AUTOMOBILE (LOANS OR LEASE)	BEING FINANCED THROUGH		\$	\$
			\$	\$

PLEASE INDICATE WHICH OF THE ABOVE DEBTS, IF ANY, WILL BE PAID IN FULL WITH THIS LOAN:

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

TO BE COMPLETED IF THE PROCEEDS OF THE LOAN ARE TO BE UTILIZED FOR A HOME PURCHASE, HOME IMPROVEMENT OR TO REFINANCE ANY LOAN THAT IS SECURED BY A DWELLING.

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. You 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 you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

APPLICANT: <input type="checkbox"/> I do not wish to furnish this information.		CO-APPLICANT: <input type="checkbox"/> I do not wish to furnish this information.	
Ethnicity: <input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> Asian	Race: <input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> Asian
<input type="checkbox"/> Black or African American		<input type="checkbox"/> Black or African American	
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White
Sex: <input type="checkbox"/> Female	<input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female	<input type="checkbox"/> Male

Please read this statement before signing.

Everything that I have stated in this application is true and complete. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history.

- I/We authorize Investors Bank to order a consumer credit report to verify other credit information. It is understood that signing below authorizes Investors Bank to obtain credit information on applicable parties.
- I/We understand that an email address for each loan applicant must be provided to receive information via email.
- I/We authorize Investors Bank to send the disclosures, other documents, and related correspondence to the email addresses identified on this application.
- I/We authorize copy of documents to be used as original.

DATE OF APPLICATION

MO	DAY	YEAR	1 _____	2 _____
			APPLICANT'S SIGNATURE	CO-APPLICANT'S SIGNATURE

To be completed by interviewer.

THIS APPLICATION WAS TAKEN BY:

- FACE-TO-FACE INTERVIEW
- MAIL
- TELEPHONE
- INTERNET

_____ PRINT INTERVIEWER'S NAME	_____ INTERVIEWER'S SIGNATURE	_____ NMLS#
_____ BRANCH #	_____ DATE	
Investors Bank _____ INSTITUTION	411729 _____ NMLS#	





AUTOMATIC DEBIT PAYMENT DISCLOSURE

Please complete and return with your application

- I currently have a checking account with Investors Bank. I will establish an automatic loan deduction from the following Investors Bank account:

_____.**
Investors Bank Checking Account Number

- I will open a new checking account with Investors Bank and establish automatic loan deduction.**

** An interest rate reduction of one quarter of one percent (.25%) from the APR will apply.
(SPECIAL HOME IMPROVEMENT LOANS are not eligible for interest rate reduction.)

- I do not wish to open a checking account with Investors Bank and understand that the rate on the loan for which I am applying will be one-quarter of one percent (.25%) **higher** than the currently published rate for fixed-rate loans.

Changes to the above terms may cause your closing to be postponed.

Print Applicant's Name

Print Co-Applicant's Name

Applicant's Signature

Co-Applicant's Signature

Date

Date