



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 APPLICATION

I am applying for **Individual Credit**.

I am applying for **Joint Credit**.

Each Borrower intends to apply for joint credit.

Borrower Signature

Co-Borrower Signature

Home Equity Line of Credit Loan \$25,000 - \$750,000

Fixed Rate Home Equity Loan \$25,000 - \$750,000

Term/Number of Years _____

Special Home Improvement Loan \$2,000 - \$20,000

Term/Number of Years _____

Loan Amount

\$ _____

Loan Purpose: (Must check at least one)

- Home Purchase
 Home Improvement
 Refinance/Rate & Term
 Other Purpose/Cash Out
 Debt Consolidation

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			
NAME AND ADDRESS OF PREVIOUS EMPLOYER (if less than two years with current employer)			YEARS THERE	POSITION	SALARY		
IF RETIRED: PROVIDE RETIREMENT BENEFITS							
SOCIAL SECURITY BENEFITS: \$				PENSION BENEFITS: \$			
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			
NAME AND ADDRESS OF PREVIOUS EMPLOYER (if less than two years with current employer)			YEARS THERE	POSITION	SALARY		
IF RETIRED: PROVIDE RETIREMENT BENEFITS							
SOCIAL SECURITY BENEFITS: \$				PENSION BENEFITS: \$			
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			PRIMARY RESIDENCE <input type="checkbox"/> YES <input type="checkbox"/> NO		VACATION HOME <input type="checkbox"/> YES <input type="checkbox"/> NO		RENTAL / INVESTMENT PROPERTY <input type="checkbox"/> YES <input type="checkbox"/> NO			
	Property Information										
	SINGLE FAMILY RESIDENCE <input type="checkbox"/>		2-4 UNIT DWELLING ② ③ ④			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:		INVESTORS BANK WILL HOLD:				
	\$		\$		\$		LIEN POSITION:		1ST <input type="checkbox"/>		
	ARE PROPERTY TAXES INCLUDED IN MORTGAGE PAYMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO		IS HOMEOWNERS INSURANCE INCLUDED IN MORTGAGE PAYMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO		ACCOUNT NUMBER:		2ND <input type="checkbox"/>				
	1ST MORTGAGE HELD BY:										
	ADDRESS:										
	OTHER MORTGAGES: LIST CO. NAME, LOAN BALANCE AND MONTHLY PAYMENT:										

5. Applicant's Financial Statement

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. If necessary attach additional sheet.

NAME AND ADDRESS OF BANK, CREDIT UNION, ETC. - and/or OTHER ASSETS	ACCOUNT #	CASH OR MARKET VALUE
1		\$
2		\$
3		\$
4		\$
5		\$

6. Real Estate Owned (REO)

Property Address	If necessary attach additional sheet	Primary	Rental	Vacation Home	Mortgage Balance	Mortgage Payment
1		<input type="checkbox"/>				
2			<input type="checkbox"/>	<input type="checkbox"/>		
3			<input type="checkbox"/>	<input type="checkbox"/>		
4			<input type="checkbox"/>	<input type="checkbox"/>		
5			<input type="checkbox"/>	<input type="checkbox"/>		

7. Applicant's Debts (List All Debts - Include personal debts, alimony, child support payments, etc.)

NAME AND ADDRESS OF CREDITOR	IN WHAT NAME	ACCOUNT NUMBER	UNPAID BALANCE	MONTHLY PAYMENT
1			\$	\$
2			\$	\$
3			\$	\$
4			\$	\$
5			\$	\$
6			\$	\$
7			\$	\$
8			\$	\$

INDICATE WHICH DEBTS, IF ANY, WILL BE PAID IN FULL WITH THIS LOAN:

DEMOGRAPHIC INFORMATION OF BORROWER FOR GOVERNMENT MONITORING PURPOSES

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.

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:	CO-APPLICANT:
<p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic or Latino - <i>Check one or more</i></p> <p style="margin-left: 20px;"><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Hispanic or Latino - <i>Enter Origin</i> : _____</p> <hr/> <p>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not Wish to provide this information</p> <p>Race:</p> <p><input type="checkbox"/> American Indian or Alaska Native - <i>Enter name of enrolled or principal tribe</i>: _____</p> <p><input type="checkbox"/> Asia</p> <p style="margin-left: 20px;"><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p style="margin-left: 20px;"><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Asian - <i>Enter race</i>: _____</p> <p style="margin-left: 40px;">Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="margin-left: 20px;"><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Pacific Islander - <i>Enter race</i>: _____</p> <hr/> <p>Examples: Fijian, Tongan, etc.</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Sex:</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic or Latino - <i>Check one or more</i></p> <p style="margin-left: 20px;"><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Hispanic or Latino - <i>Enter Origin</i> : _____</p> <hr/> <p>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not Wish to provide this information</p> <p>Race:</p> <p><input type="checkbox"/> American Indian or Alaska Native - <i>Enter name of enrolled or principal tribe</i>: _____</p> <p><input type="checkbox"/> Asia</p> <p style="margin-left: 20px;"><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p style="margin-left: 20px;"><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Asian - <i>Enter race</i>: _____</p> <p style="margin-left: 40px;">Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="margin-left: 20px;"><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Pacific Islander - <i>Enter race</i>: _____</p> <hr/> <p>Examples: Fijian, Tongan, etc.</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> <p>Sex:</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

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

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	<input type="radio"/> NO	<input type="radio"/> YES
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="radio"/> NO	<input type="radio"/> YES
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="radio"/> NO	<input type="radio"/> YES

<i>To Be Completed by Financial Institution (for application taken in person):</i>	<i>The Demographic Information was provided through:</i>
<input type="checkbox"/> Face-to-Face Interview (includes Electronic Media w/ Video Component) <input type="checkbox"/> Telephone Interview	<input type="checkbox"/> Fax or Mail <input type="checkbox"/> Email or Internet

Military Service

Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? No Yes

If Yes, check all that apply: Currently serving on active duty with projected expiration date of service/tour _____ / _____ (mm/yyyy)

Currently retired, discharged, or separated from service

Only period of service was as a non-activated member of the Reserve or National Guard

Surviving Spouse

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational, bond, or loan guarantee. If "Yes", provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Are you occupying the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please read this statement before signing

Everything that I have stated in this application is correct to the best of my knowledge. 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

MONTH / DAY / YEAR 1 _____ 2 _____
 APPLICANT'S SIGNATURE CO-APPLICANT'S SIGNATURE

TO BE COMPLETED BY INTERVIEWER

PRINT BRANCH REPRESENTATIVE NAME	BRANCH REPRESENTATIVE SIGNATURE	NMLS #
BRANCH NAME & NUMBER	DATE	
Investors Bank	411729	
FINANCIAL INSTITUTION	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