



CONSUMER LOAN CREDIT APPLICATION

App ID# _____	Promo Code _____
---------------	------------------

Type of Account Requested	IMPORTANT: Read these directions before completing this application.					
	<input type="checkbox"/> 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.					
	<input type="checkbox"/> 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. <table style="width: 100%; margin-left: 150px; margin-top: 10px;"> <tr> <td style="border-bottom: 1px solid black; width: 50%;"></td> <td style="border-bottom: 1px solid black; width: 50%;"></td> </tr> <tr> <td style="text-align: center; font-size: small;">Applicant-initials</td> <td style="text-align: center; font-size: small;">Co-Applicant-initials</td> </tr> </table>					Applicant-initials	Co-Applicant-initials
Applicant-initials	Co-Applicant-initials					
<input type="checkbox"/> 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: <table style="width: 100%; margin-left: 20px;"> <tr> <td style="width: 50%;">___ Home Equity Loan</td> <td style="width: 50%;">___ Secured Other (CD, Stock)</td> </tr> <tr> <td>___ Home Equity Line of Credit</td> <td>___ Unsecured Loan</td> </tr> </table>		___ Home Equity Loan	___ Secured Other (CD, Stock)	___ Home Equity Line of Credit	___ Unsecured Loan
	___ Home Equity Loan	___ Secured Other (CD, Stock)				
___ Home Equity Line of Credit	___ Unsecured Loan					
Purpose of loan: What are you going to do with the money? For example - Home Improvements, buy a car, etc. If you are applying for a Home Equity Loan or Home Equity Line of Credit, the proceeds of the loan will be used for: (Check all that apply) <table style="width: 100%; margin-left: 20px; margin-top: 5px;"> <tr> <td style="width: 50%;">1. ___ Home Improvements</td> <td style="width: 50%;">3. ___ Refinance of an existing 1st or 2nd mortgage</td> </tr> <tr> <td>2. ___ Home Purchase</td> <td>4. ___ Other _____</td> </tr> </table> <p>Will the proceeds of this loan, in whole, or in part, be used to pay for post secondary educational expenses? (This box must be completed) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Home Equity Loan Only Payment Options: <input type="checkbox"/> Monthly <input type="checkbox"/> Biweekly</p> <p>Home Equity Line of Credit Repayment Option: <input type="checkbox"/> Interest Only (first 10 years) <input type="checkbox"/> Principal & Interest</p>		1. ___ Home Improvements	3. ___ Refinance of an existing 1st or 2nd mortgage	2. ___ Home Purchase	4. ___ Other _____	
1. ___ Home Improvements	3. ___ Refinance of an existing 1st or 2nd mortgage					
2. ___ Home Purchase	4. ___ Other _____					

Applicant	Last Name	First Name	Middle Init.	Date of Birth	Number of dependents (Include Self):			
	Present Address (if P.O. Box <u>must</u> include street address)		City	County	State	Zip Code	How Long	<input type="checkbox"/> Own Payment
	Previous Address (Complete if at present address less than 2 years)		City	County	State	Zip Code	How Long	<input type="checkbox"/> Own 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? <input type="checkbox"/> Yes <input type="checkbox"/> No		If No: Are you a permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No			Email: _____		

Co-Applicant	Last Name	First Name	Middle Init.	Date of Birth	Relationship to Applicant			
	Present Address (if P.O. Box <u>must</u> include street address)		City	County	State	Zip Code	How Long	<input type="checkbox"/> Own Payment
	Social Security No.		Driver's License No.		State	Home/Cell Phone Number		
	Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		If No: Are you a permanent resident alien? <input type="checkbox"/> Yes <input type="checkbox"/> No			Email: _____		

Employment Applicant	Name of Employer	Occupation	Position	Years Employed	Business Phone	
	Address of Employer	City	County	State	Zip Code	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No
	Name and Address of Previous Employer <i>(Complete if at current employer less than 2 years)</i>					Years Employed

Employment Co-Applicant	Name of Employer	Occupation	Position	Years Employed	Business Phone	
	Address of Employer	City	County	State	Zip Code	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No
	Name and Address of Previous Employer <i>(Complete if at current employer less than 2 years)</i>					Years Employed

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	\$	\$	\$	\$	\$
<p>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.</p>						

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"/>							
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? Yes 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? Yes 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

Other	Description of collateral (CD, Stock)

Real Estate	Address of Property Securing Loan				Other Properties Owned			
	Name(s) of Owners of Property				Investment		2 nd Home	
	Is the property in the name of a Trust? (cannot be irrevocable)		Yes No		Street			
	Is there life use?		Yes No		City, State, Zip			
	Property Description (Check all that apply)		Single Family		Value			
			Owner Occupied		Mortgage Balance			
			Condominium		Monthly P+I Pmt			
			Vacation/2nd Home		Annual Taxes		Incl. in payment? Y N	
			Investment		Annual Homeowners Ins.		Incl. in payment? Y N	
	Name of Mortgage Holder				Annual HOA Fees			
Original Mortgage Amount				Investment		2 nd Home		
Current Mortgage Balance				Street				
Current Value				City, State, Zip				
Monthly Payment (Principal & Interest Only)				Value				
Annual Taxes				Mortgage Balance				
				Monthly P+I Pmt				
				Annual Taxes		Incl. in payment? Y N		
		Incl. in mortgage payment? Yes No		Annual Homeowners Ins.		Incl. in payment? Y N		
Annual Homeowners Ins.				Annual HOA Fees				
		Incl. in mortgage payment? Yes No		For additional properties owned, attach separate sheet with all requested information.				
Annual HOA Fees								

Marital Status	Complete this section ONLY if this is a joint application or if the loan will be secured by real estate.				
	Applicant:	Married	Civil Union Partner	Separated	Unmarried (includes single, divorced, and widowed)
	Co-Applicant:	Married	Civil Union Partner	Separated	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 identify 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 crime to intentionally falsify information on this application 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		FOR BRANCH USE ONLY	
Lakeland Bank (530634) 250 Oak Ridge Road Oak Ridge, NJ 07438	Signature		Resp Code	
	Print Name		Branch	
	NMLS#		Received Date	
	Phone#			