



# Simply Home Improvement CREDIT APPLICATION

App ID# _____
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### 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

### 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.

### Loan Request

<b>Amount Requested \$</b> (Minimum \$2,000, Maximum \$10,000)	<b>Term</b> (1 - 5 years)	<b>Type of loan:</b> <input checked="" type="checkbox"/> Unsecured loan
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**Purpose of loan** - Briefly describe the type of Home Improvements to be completed:

Address of home to be improved:

### Applicant

Last Name		First Name		Middle Init.	Date of Birth		Number of dependents (Include Self):	
Present Address (if P.O. Box <i>must</i> include street address)			City	County	State	Zip Code	How Long	<input type="checkbox"/> Own Monthly Payt
Previous Address			City	County	State	Zip Code	How Long	<input type="checkbox"/> Own Monthly Payt <input type="checkbox"/> Rent
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			
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					Years Employed		Business Phone	

**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
\$	\$	\$	\$	\$

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" section.

**Co-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 Monthly Payt
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			
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					Years Employed	Business Phone		

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**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).

Type of Debt	Whose Debt?	To Whom Indebted	Account Number	Mo. Pay't.	Present Balance

If additional space is required check here  and attach additional sheet.

Have you or joint applicant ever transacted any business in any other name, had any judgments, 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? \_\_\_\_\_

**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.

\_\_\_\_\_  
Signature of Applicant\_\_\_\_\_  
Date\_\_\_\_\_  
Signature of Co-Applicant\_\_\_\_\_  
Date

Mortgage Loan Originator's Company

Mortgage Loan Originator's Information

FOR BRANCH USE ONLY

<b>Lakeland Bank (530634)</b> 250 Oak Ridge Road Oak Ridge, NJ 07438	Signature		Resp Code	
	Print Name		Branch	
	NMLS#		Received Date	
	Phone#			

Member FDIC

EQUAL HOUSING LENDER