



CONSUMER LOAN CREDIT APPLICATION

App ID# _____	Promo Code _____
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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-top: 5px;"> <tr> <td style="width: 50%; text-align: center;">_____</td> <td style="width: 50%; text-align: center;">_____</td> </tr> <tr> <td style="text-align: center;">Applicant-initials</td> <td style="text-align: center;">Co-Applicant-initials</td> </tr> </table>		_____	_____	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: <input type="checkbox"/> Unsecured loan <input type="checkbox"/> Auto loan <input type="checkbox"/> Home Equity loan <input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/> Secured other <input type="checkbox"/> RV, Boat or Motorcycle	
	Purpose of loan: What are you going to do with the money? For example - Home Improvements, buy a car, etc. (This box must be completed) Will the proceeds of this loan, in whole, or in part, be used to pay for post secondary educational expenses? <input type="checkbox"/> Yes <input type="checkbox"/> No Purpose _____	
	Home Equity loan: If you are applying for a Home Equity Loan, the proceeds of the loan will be used for: (Check all that apply) 1. <input type="checkbox"/> Home Improvements 3. <input type="checkbox"/> Refinance of an existing 1st or 2nd mortgage 2. <input type="checkbox"/> Home Purchase 4. <input type="checkbox"/> Other _____	
If item 1, 2 or 3 above is checked, please complete the separate information for Government Monitoring Purpose Form.		Payment Options: <input type="checkbox"/> Monthly <input type="checkbox"/> Biweekly

Applicant	Last Name		First Name		Middle Init.	Date of Birth <small>Month / Day / Year</small>			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			City	County	State	Zip Code	How Long	<input type="checkbox"/> Rent	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 <small>Month / Day / Year</small>			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			Years Employed	Business Phone	

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			Years Employed	Business Phone	

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"/> and attach additional sheet.							
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? <input type="checkbox"/> Yes <input type="checkbox"/> 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? <input type="checkbox"/> Yes <input type="checkbox"/> 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

Auto	Year	Make	Model	# of Cylinders	Mileage	4 Wheel Drive Yes or No	VIN

Other	Description of other collateral

Real Estate	Address of Property Securing Loan		Other Properties Owned				
	Name(s) of Owners of Property		Street				
			City, State, Zip				
			Value				
			Mortgage Balance				
			Monthly P+I Pmt				
	Property Description (Check all that apply)		<input type="checkbox"/> Single Family	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Condominium	Annual Taxes	Incl. in payment? <input type="checkbox"/> Y <input type="checkbox"/> N
			<input type="checkbox"/> 2 - 4 Family	<input type="checkbox"/> Vacation/2nd Home	<input type="checkbox"/> PUD	Annual Homeowners Ins.	Incl. in payment? <input type="checkbox"/> Y <input type="checkbox"/> N
	Name of Mortgage Holder		Street				
	Original Mortgage Amount		City, State, Zip				
	Current Mortgage Balance		Value				
	Current Value		Mortgage Balance				
	Monthly Payment (Principal & Interest Only)		Monthly P+I Pmt				
			Annual Taxes		Incl. in payment? <input type="checkbox"/> Y <input type="checkbox"/> N		
		Annual Homeowners Ins.		Incl. in payment? <input type="checkbox"/> Y <input type="checkbox"/> N			
Annual Taxes		Incl. in mortgage payment? <input type="checkbox"/> Yes <input type="checkbox"/> No		Annual Condo Fees			
Annual Homeowners Ins.		Incl. in mortgage payment? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Annual Condo Fees		For additional properties owned, attach separate sheet with all requested information.					

Marital Status	Complete this section ONLY if this is a joint application or if the loan will be secured by real estate.				
	Applicant:	<input type="checkbox"/> Married	<input type="checkbox"/> Civil Union Partner	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (includes single, divorced, and widowed)
	Co-Applicant:	<input type="checkbox"/> Married	<input type="checkbox"/> Civil Union Partner	<input type="checkbox"/> Separated	<input type="checkbox"/> 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 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.			
	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	Name		Resp Code	
	NMLS#		Branch	
	Phone#		Received Date	