



You belong here.

76 Engle Street, Englewood, NJ 07631
(201) 816-2800 phone / (201) 816-7379 fax

Commercial Real Estate Loan Application

Borrowing Entity Name: _____

Principals:

Name(s)	Home Address	Date of Birth	% Owned	SSN

Borrower Type: Individual Limited Liability Co. Limited Partnership General Partnership Corporation

OR

Applicant Name (if individual): _____

Co-Applicant Name (if individual): _____

Mailing Address: _____
Street City State Zip Code

Telephone: _____ Fax: _____ Email: _____ SSN/TIN: _____

Loan Request: Amount \$ _____ Fixed Adjustable
Loan Term _____ Months Years Amortization _____ years

Purpose: _____ \$ _____

(Purchase or Refinance) \$ _____ (Purchase Price or Outstanding lien(s))

Property:

Title: Property will be held in the name(s) of _____

Property Location: Street _____

City _____ County _____ State _____ Zip Code _____

Property Description:

Multi-Family

of Buildings _____
of Stories _____
of Apartments _____
of Bedrooms _____
of Parking Spaces _____
of Elevators _____
Property Size _____ acres
Year Built _____

Office/Retail/Industrial

of Buildings _____
of Stories _____
of Units _____
of Parking Spaces _____
of Elevators _____
Size of Building _____ sq. ft.
Property Size _____ acres
Year Built _____

Legal Description: Block(s): _____ Lot(s): _____



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Taxes: Land Assessment \$ _____ Building Assessment \$ _____
Total Taxes Paid \$ _____ Year _____

Your Attorney: Name _____ Phone No. _____
Address _____
Street City State Zip Code

Bank References:	Bank	Acct #	Contact Person	Phone #
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____

NOTICE TO APPLICANT(S):

THESE ARE IMPORTANT DISCLOSURES FOR YOUR APPLICATION. PLEASE KEEP A COPY FOR YOUR RECORDS

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 identifying documents.

NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL

If the loan you are applying for will be secured by a residential structure containing one to four units, the following notice applies to you: We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if the loan does not close. You can pay for an additional appraisal for your own use at your own cost.

REVENUES: Applicant's gross annual revenues in the previous fiscal year of \$1,000,000 or Less? No Yes

RIGHT TO REQUEST REASON FOR CREDIT DENIAL: If you answered "No" to the above and your Application for Business Credit is denied, you will be mailed a written statement of specific reasons for the denial. If you answered "Yes" to the above and your Application for Business Credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact your Commercial Loan Officer within 60 days from the date you are notified of the Bank's decision. The Bank will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. Notice: The Federal Equal Credit Opportunity Act ("ECOA") prohibits Banks from discriminating against credit Applicant(s) on the basis of race, color, religion, national origin, sex, marital status, age (provided the Applicant(s) has the capacity to enter into a binding contract), because all or part of the Applicant's income derives from any public assistance program or because the Applicant(s) has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480.



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DO NOT COMPLETE IF THE BORROWER IS A BUSINESS ENTITY

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE COMPLETE ONLY IF APPLYING AS INDIVIDUALS FOR A LOAN SECURED BY A PROPERTY CONTAINING ANY DWELLING UNITS. (INCLUDES APARTMENTS, CONDOS AND MIXED USE PROPERTIES CONTAINING RESIDENTIAL UNITS). TO BE COMPLETED ONLY IF THE PROCEEDS OF THE LOAN ARE TO BE UTILIZED FOR THE PURCHASE, REFINANCE, OR HOME IMPROVEMENT OF A PROPERTY CONTAINING ANY DWELLING UNIT (INCLUDES APARTMENT, CONDOMINIUMS AND MIXED USE PROPERTIES CONTAINING RESIDENTIAL UNITS). FOR THE PURPOSES OF THIS REQUIREMENT THE TERM "REFINANCE" IS DEFINED AS ANY DWELLING SECURED LOAN.

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. You may select one or more designations for "Ethnicity" and one or more designations for "Race". 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. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

APPLICANT:

Ethnicity: Check one or more

- Hispanic or Latino
Mexican
Puerto Rican
Cuban
Other Hispanic or Latino - Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
I do not wish to provide this information

Sex

- Female
Male
I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - Print name of enrolled or principal tribe:
Asian
Asain Indian
Chinese
Filipino
Japanese
Korean
Vietnamese
Other Asian - Print race:

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
Native Hawaiian or Other Pacific Islander
Native Hawaiian
Guamanian or Chamorro
Samoa
Other Pacific Islander - Print race:

For example: Fijian, Tongan, and so on.

- White
I do not wish to provide this information

CO-APPLICANT:

Ethnicity: Check one or more

- Hispanic or Latino
Mexican
Puerto Rican
Cuban
Other Hispanic or Latino - Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
I do not wish to provide this information

Sex

- Female
Male
I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - Print name of enrolled or principal tribe:
Asian
Asain Indian
Chinese
Filipino
Japanese
Korean
Vietnamese
Other Asian - Print race:

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
Native Hawaiian or Other Pacific Islander
Native Hawaiian
Guamanian or Chamorro
Samoa
Other Pacific Islander - Print race:

For example: Fijian, Tongan, and so on.

- White
I do not wish to provide this information



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

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?
Was the sex of the Borrower collected on the basis of visual observation or surname?
Was the race of the Borrower collected on the basis of visual observation or surname?

<input type="checkbox"/>	No	<input type="checkbox"/>	Yes
<input type="checkbox"/>	No	<input type="checkbox"/>	Yes
<input type="checkbox"/>	No	<input type="checkbox"/>	Yes

The Demographic Information was provided through:

Face-to-Face Interview (includes Electronic Media w/Video Component) Fax or Mail
 Telephone Interview Email or Internet

CERTIFICATION

This is to certify that all of the statements contained herein and in any supporting schedules are true and that there are no proceedings or judgments; nor are there any bankruptcy proceedings, pending or in the past, against the undersigned. This application is made in good faith to induce NVE Bank to consider and accept the within loan applied for, knowing that the Bank is accepting this application in good faith and that it relies upon the truth of the statements herein made.

We/I Agree to notify you immediately, in writing, of any change affecting any information contained herein.

The Bank is authorized to obtain such information as may be needed for verification, including but not limited to an investigative consumer report. This application is to be the property of the Bank whether credit is granted or not. By signing below, I acknowledge receipt of the Bank's Privacy Policy and Notice of Right to Receive Copy of Appraisal (if applicable).

Signature and Title of Applicant

Date

Signature and Title of Applicant

Date



76 Engle Street, Englewood, N.J. 07631

Last Rev. 11/2013

FACTS

WHAT DOES NVE BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Account transactions and transaction history
- Payment history and credit history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons NVE Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NVE Bank share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 201-816-2800 or go to www.nvebank.com

Who we are

Who is providing this notice?	NVE Bank
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What we do

How does NVE Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does NVE Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your debit card We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes-information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>NVE Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>NVE Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>NVE Bank does not jointly market.</i>