



You belong here.

76 Engle Street • Englewood, New Jersey 07631 • 201-816-2800

Consumer Credit Application (Please Print or Type)

PURPOSE OF LOAN <input type="checkbox"/> EQUITY LOAN <input type="checkbox"/> EQUITY LINE OF CREDIT <input type="checkbox"/> AUTO LOAN <input type="checkbox"/> OVERDRAFT CHECKING	
CHECK APPLICABLE BOX	<input type="checkbox"/> INDIVIDUAL ACCOUNT - SECURED <input type="checkbox"/> AUTHORIZED USER <input type="checkbox"/> INDIVIDUAL ACCOUNT - UNSECURED <input type="checkbox"/> CO-SIGNER <input type="checkbox"/> INDIVIDUAL ACCOUNT <input type="checkbox"/> JOINT ACCOUNT (RELYING ON INCOME OF SPOUSE OR OTHER PERSON)
DATE	AMOUNT REQUESTED
TERM	
PROCEEDS OF LOAN TO BE USED FOR	

Applicant: Complete this section. Also "Co-Applicant" section should be complete if this is a joint application. If your relying on income from another source for payment of this loan, see notice below.

Name (First, MI, Last) Complete Marital Status Only if Secured by Real Estate	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
Name (First, MI, Last) Complete Marital Status Only if Secured by Real Estate <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	

Address			
City	State	Zip	How Long
Social Security #	Date of Birth	Home Phone Number	Home Phone Number
E-mail	Cell Phone	E-mail	Cell Phone

Are you a US Citizen	Are you a permanent resident alien
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Own Rent/Mortgage Payment	<input type="checkbox"/> Mortgage Holder or Landlord
<input type="checkbox"/> Rent	<input type="checkbox"/> Rent

Employer Name/If Self Employed Name of Business	How Long Employed
Employer Address	How Long Employed

City	State	Zip	Business Phone
Annual Salary	Position	Business Phone	Business Phone

Previous Employer Name and Address	City	State	Zip	How Long Employed
------------------------------------	------	-------	-----	-------------------

Other Income: List all other sources of income e.g. p/t work, social security, dividends, etc. (NOTICE: 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). If you wish to rely on other income, you must provide us with the name, address, and phone number of the person(s) who will be making payments to you in the "Provider" section below. Use additional, page if needed.

Applicant Other Income	Source
Provider	Provider

Name of Nearest Relative Not Living With You	Relationship
Address	ACCOUNT NUMBER
Phone	ACCOUNT NUMBER

Property Information: For Home Equity Loan or Line of Credit please provide information on the property that will be used to secure loan.

Description of Property to be given as security: Lot Size _____ Tax Assessed value: _____				
Address (No. and Street)	Town/City	County	State	Zip
<input type="checkbox"/> Single Family home <input type="checkbox"/> Condo	<input type="checkbox"/> Principal Residence of Applicant	Year Built	Lot# / Block #	Date Purchased
<input type="checkbox"/> Town House <input type="checkbox"/> 2 - 4 Family	<input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly Payment	Interest Rate	Annual Real Estate Taxes
Market Value	Original Mortgage	Mortgage Balance	Monthly Payment	Interest Rate
Does your mortgage have a negative amortization feature? <input type="checkbox"/> Yes <input type="checkbox"/> No	Annual Insurance Premium	Is Premium Included in Payment <input type="checkbox"/> Yes <input type="checkbox"/> No	Name of Insurance Company	Monthly Payment
Other Mortgage Holder	Mortgage Balance	Monthly Payment	Monthly Payment	Monthly Payment

List names and addresses of all co-owners of the property: _____

Information regarding motor vehicle. This section should be completed if the purpose of this loan is for the purchase of a motor vehicle.	
Year and Make	Description of Motor Vehicle
Purchase Price	Trade-In
Down Payment	Amount to Finance
	Name & Address of Seller

Financial Statement Information (Values Are in Whole Dollars)

Assets

Cash in Banks _____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

Stocks/Bonds _____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

Cash Value Life Insurance _____ \$ _____

_____ \$ _____

Real Estate

1. _____ \$ _____

2. _____ \$ _____

3. _____ \$ _____

Total Assets _____ \$ _____

Liabilities

Creditor
Check if debt to be paid with this loan (attach additional sheet if necessary)

Balance _____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

Mortgages

1. _____ \$ _____

2. _____ \$ _____

3. _____ \$ _____

Monthly Alimony/Child Support _____ \$ _____

Total Liabilities _____ \$ _____

Net Worth _____ \$ _____

(Total Assets Minus Total Liabilities)

DECLARATIONS

If you answer "Yes" to any questions (a) through (h) please use continuation sheet for explanation.

	Borrower Yes No	Co-Borrower Yes No	Borrower Yes No	Co-Borrower Yes No
a. Are there any outstanding judgments against you?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<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"/>	<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"/>	<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"/>	<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?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<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"/>	<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"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
h. Are you a co-maker or endorser on a note?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not wish to furnish ethnicity, race, or sex, under federal regulations the lender is required to note the information based on the basis of visual observation or surname. If you do not wish to furnish this information, please check below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER: I do not wish to furnish this information

CO-BORROWER: I do not wish to furnish this information

ETHNICITY: Hispanic or Latino Not Hispanic or Latino

RACE: American Indian or Alaskan Native Asian Black or African American Native Hawaiian or other Pacific Islander White

SEX: Female Male

CREDIT INQUIRIES

I/WE AUTHORIZE NVE Bank to make whatever credit inquiries it deems necessary in connection with this credit application or in the course of review of collection of any credit extended in reliance on the application. This includes, but is not limited to, employment and/or income verification, obtaining endorsement on property insurance on which lender is to be a "Loss Payee", obtaining balance/payout information from creditors to be paid with this loan. I/WE authorize and instruct any person or consumer reporting agency to compile and furnish to the lender any information it may have or obtain in response to such credit inquiries and agree that same shall remain your property whether or not credit is extended. All information set forth in this application is declared to be a true representation of facts for the purpose of obtaining the credit requested. Any willful misrepresentation on this application could result in criminal action.

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

FOR BANK USE

HOW WAS APPLICATION RECEIVED:

BY MAIL CUSTOMER REFERRAL

IN PERSON EMP. REFERRAL

TELEPHONE STATEMENT STUFFER

FACSIMILE LOBBY SIGN

ACCEPTED BY: _____ BANK'S REPRESENTATIVE NAME _____