



Residential Loan Department

Dear Borrower(s):

Thank you for applying to Ascendia Bank for your Home Equity Loan and becoming another of our Valued Customers.

NOTICE: *If you are applying for "JOINT CREDIT" each applicant must sign the disclosure on the top of the application.*

Included in your Application Package:

1. Home Equity Loan Application
2. Borrower's Blanket Signature Authorization (*All borrowers must sign and date form*)
3. Required Items (*Income and Assets*)
4. Additional Information Sheet
5. Creditors To Be Paid (if applicable)
6. Privacy Policy

Please provide all required information:

1. Loan Amount, Term and Purpose of the loan
2. All sections of the application must be complete
3. Be sure to sign and date the application

No Application Fee for Primary Residence

Application Fee: Investment Property Only

This fee is not required at this time. This fee will be collected along with your "Intent to Proceed" after application review. Application Fee is: \$150.00 or \$300.00

The Application Package can be dropped off at any branch location or mailed to the above address. All of the above items must be submitted with the application in order to process your loan. Any items or information that is missing will delay the processing of your loan.

If you should require any assistance, or an appointment, please contact our Residential Loan Department and speak with: Dawn T. Dalenberg, Senior Vice President/Lending Manager NMLS#699611, or any of our processors: Janice Ferriola NMLS#699824, Denise Papapietro NMLS#1 798544, Theresa Sasso NMLS#2016751.



HOME EQUITY LOAN APPLICATION

IMPORTANT: Read these Directions Before Completing this Application.

If you are applying for an individual account in your own name AND are relying on your own income or assets, NOT the income or assets of another person, as the basis for repayment of the credit requested, complete the application with only information pertaining to you, the Borrower.

If you are applying for a joint account OR an account that you and another person will use, complete this application with information pertaining to you as the Borrower and information pertaining to the joint applicant or user as the Co-borrower.

If this is an application for joint credit, borrower, and co-borrower each agree that we intend to apply for joint credit (sign below).

Borrower				Co-Borrower				
FIXED RATE	No. of Months	Amount \$	Interest Rate %	Property Type Single Family Dwelling Other				
Address of Property			Property Taxes	Annual Hazard Insurance	Purchase Price			
Purpose of Loan				Will this loan payoff or refinance the original mortgage used to purchase the subject property		Yes No		
Present Value of Home		Home Improvement- Describe						
Title in name of			Address of Title Holder					
BORROWER				CO-BORROWER				
Name		Date of Birth	School Yrs. _____	Name		Date of Birth	School Yrs. _____	
Present Address		No. of Years _____	Own Rent	Present Address		No. of Years _____	Own Rent	
Street _____		City/State/Zip _____						
Former Address – If less than 2 years at present address				Former Address – If less than 2 years at present address				
Street _____		City/State/Zip _____						
City/State/Zip _____		Years at former address		Own Rent		City/State/Zip _____		
Marital Status	Married Unmarried (incl. single, divorced, widowed)	Separated	DEPENDENTS OTHER THAN LISTED BY CO-BORROWER		Marital Status	Married Unmarried (incl. single, divorced, widowed)	Separated	
			NO.	AGES				
Name and Address of Employer			Years of current job _____ Years employed in this line Of work or profession	Name and Address of Employer			Years of current job _____ Years employed in this line Of work or profession	
Position/Title			Type of Business	Position/Title			Type of Business	
Social Security Number		Home Phone	Business Phone	Social Security Number		Home Phone	Business Phone	
GROSS MONTHLY INCOME				Account No. Name & Address of Depository Balance				
Item	Borrower	Co-Borrower	Total	Checking				
Base Empl. Income	\$	\$	\$					
Overtime								
Bonuses								
Commissions				Savings				
Dividends/Interest								
Net Rental Income								
Other I (Before completing, see Notice under Describe Other Income below).				Other Assets				
TOTAL	\$	\$	\$	TOTAL				
DESCRIBE OTHER INCOME								
▼	B-Borrower	C-Co-Borrower	NOTICE: 1 Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying the loan				Monthly Amount	



IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING

B/C▼	Previous Employer	City/State	Type of Business	Position/Title	Dates/From/To	Monthly Amount
						\$

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

<p>If you answer "yes" to any questions (A.) through (G.) explain on an attached sheet of paper.</p> <p>A. Have you any outstanding judgments?</p> <p>B. In the last 7 years, have you been declared Bankrupt?</p> <p>C. Have you had property foreclosed upon or given title or deed in lieu thereof, in the last 7 years?</p> <p>D. Are you a party in a lawsuit?</p>	Borrower Yes or No	CO-Borrower Yes or No	E. Are you obligated to pay alimony, child support, or separate maintenance?	Borrower Yes or No	CO-Borrower Yes or No
	<input type="checkbox"/>	<input type="checkbox"/>	F. Do you have any past due obligations owed to or insured by any agency of the federal government?	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	G. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	H. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	I. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	J. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>

Debts: List all fixed obligations and installment accounts. (If more space is needed list on attached sheets). Indicate by (*) these liabilities which will be satisfied with the proceeds of this loan.

LIABILITIES

Creditor's Name, Address and Account Number	No. of Months Left To Pay	Monthly Payments	Unpaid Balance
Real Estate Loans			
Automobile Loan/Leases			
Charge Accounts / Credit Cards			
List all Assets			Value
Alimony, Child Support and Separate Maintenance Payments Owed To			
	TOTAL LIABILITIES	\$	\$

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet).

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$



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. **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.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

APPLICANT:

I do not wish to furnish this information

Ethnicity

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - *Enter origin:* _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan,

Salvadoran, Spaniard, etc..

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

Sex

- Female
- Male
- I do not wish to provide this information

Race

American Indian or Alaska Native - *Enter name of enrolled or principal tribe:* _____

Asian

- Asian Indian Chinese Filipino
- Japanese Korean Vietnamese

Other Asian - *Enter race:* _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander - *Enter race:* _____

Examples: Fijian, Tongan, etc.

- White
- I do not wish to provide this information

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

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

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

AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the Lender, even if the loan is not granted.

A consumer report may be requested in connection with this credit application. Without notice, future reports may be requested to update, renew or extend credit. If reports are requested, the names and addresses of the consumer reporting agencies that furnished them are available from the Lender.

Borrower's Signature

Date

Co-Borrower's Signature

Date

To Be Completed By Interviewer

Interviewer/ML0#

Date Application Received

NMLS#



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CO-APPLICANT:

I do not wish to furnish this information

Ethnicity

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - *Enter origin:* _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan,

Salvadoran, Spaniard, etc..

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

Sex

- Female
- Male
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Borrower's Signature

Date

Co-Borrower's Signature

Date

To Be Completed By Interviewer

Interviewer/ML0#

Date Application Received

NMLS#



BORROWER'S BLANKET SIGNATURE AUTHORIZATION

I hereby authorize Ascendia Bank

1. ("Lender") it's agents or assigns, to verify my past and present employment earnings records, bank accounts, stock holdings and any other assets needed to process my loan application.
2. It is understood a photocopy of this form will also serve as authorization.

The information the lender obtains is to be used in the processing of my Loan Application. This information may also be obtained in conjunction with a quality control review of the file after the loan has closed.

Borrower:

Date: _____

Co-Borrower:

Date: _____



LIST OF CREDITORS TO BE PAID

I/We intend to pay the following loans, credit cards, and bills upon our loan with Ascendia Bank being approved and disbursed:

<u>CREDITOR</u>	<u>ACCOUNT NUMBER</u>	<u>AMOUNT</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Applicant

Co-Applicant

Date

Creditors to be paid 01/19



Additional Information Home Equity Loan/Line Application

*Additional Borrower Contact, Appraisal Information and Subject Property Information Form
Note: Application must be complete to be processed*

ADDITIONAL BORROWER CONTACT INFORMATION:

Applicant - Cell Phone #: _____

Applicant - Email Address: _____

Co-Applicant- Cell Phone #: _____

Co-Applicant- Email Address: _____

CONTACT FOR APPRAISER ACCESS TO PREMISES (if applicable):

Contact Name: _____ Telephone #: _____

Best Time to Contact: _____

SUBJECT PROPERTY INFORMATION

Property Address: _____

Annual Real Estates Taxes: \$ _____

Condominium or Townhouse Monthly Dues: \$ _____

Name of Condominium or Townhouse Association Name: _____

BLOCK: _____ LOT: _____

Annual Hazard Insurance: \$ _____

Property Type: Single Family _____ 2-Family _____ 3-4 Family _____ Condo _____ Townhouse _____

Style of Home: _____

Please select all that apply:

Gas Heat _____ Oil Tank _____ (where located) _____

Public Sewer _____ Septic System _____ Number of Bedrooms _____

Public Water _____ Well Water _____ Number of Baths _____

Basement Finished Y N Total Number of Rooms _____

Flood Zone Y N (If Yes, Annual Premium and Name of Provider: \$ _____)



Dear Borrower:

In order to complete your application the following information will also be required. In order expedite the processing of your application, you can submit the information with your application, otherwise it must be returned with your initial disclosures.

YOU MUST PROVIDE COPIES OF THE REQUIRED ITEMS LISTED BELOW:

PLEASE CHECK OFF AS YOU SUBMIT->

- 1. Two current Pay Stubs for each applicant _____
 - a. Indicate your pay schedule below:
 - Weekly ___ Bi-Weekly ___ Monthly ___ Bi-Monthly
- 2. Last Two years of your W-2's _____
- 3. If Self-Employed **LAST TWO YEARS** signed Income Tax Returns including All Schedules _____
- 4. If Retired, copy of Annual Social Security Letter _____
- 5. Copy of Pension Letter, if applicable _____
- 6. Photocopy of Drivers Licenses for all applicants _____
- 7. A copy of current **DEED** _____
- 8. A copy of the Rental Leases (if applicable) _____

PLEASE RETURN THIS CHECKLIST WITH YOUR DOCUMENTATION

Privacy Policy

FACTS

WHAT DOES ASCENDIA 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?	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and Account Balances • Transaction History and Checking Account Information • Credit History and Payment History <p>When you are no longer our customer, we continue to share your information as described in this notice</p>
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 Ascendia Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does Ascendia 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 non-affiliates to market to you	No	We Don't Share

Questions?

Call 201-652-8776 or go to www.ascendiaonline.com

Who we are	
Who is providing this notice?	Ascendia Bank
What we do	
How does Ascendia 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 Ascendia Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Make deposits to or withdrawals from your account • Provide employment information • Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Ascendia Bank has no affiliates
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Ascendia Bank, does not share with non-affiliates so that they can market to you
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Ascendia Bank doesn't jointly market
Other Important Information	
<ul style="list-style-type: none"> • You can contact Ascendia Bank at 201-652-8776, 973-636-5888, 973-736-0020, 973-731-7150 	