



ConnectOneBank

ConnectOneBank.com

Home Equity Line Of Credit Application

Thank you for your interest in a Home Equity Line of Credit with ConnectOne Bank. Attached, please find your loan application.

Please complete and sign the attached application and Credit Authorization Form and email it to us at consumerloans@cnob.com or fax it over to us at 908-206-2673.

Below is a checklist of items we'll need to complete your application process:

- ✓ Copies of your 2 most recent W-2 forms. If you are self-employed, a full copy of your two most recent years of filed tax returns is required.
- ✓ Current pay stubs covering 1 month's income
- ✓ Two months of current Checking/Savings statements with all pages, matching the loan application and showing the down payment on purchase
- ✓ Copy of your mortgage statement. If taxes are not included in your mortgage payment, please submit a copy of your property tax bill.

If you have any questions, please do not hesitate to reach out to us at 844-266-2548

HOME EQUITY LINE OF CREDIT APPLICATION

PLEASE PRINT OR TYPE

TYPE OF ACCOUNT REQUESTED Check one to indicate the type of account you are requesting. Note: Married

applicants may apply for separate accounts.

Joint Account

Individual Account - Relying solely on my income and assets.

Individual Account - Relying on my income and assets and as well as income or assets of

TERMS REQUESTED

Amount	<input type="checkbox"/> Increase Current Line	Purpose
\$		

COLLATERAL PROPERTY

Address	Year Built	Date Purchased	Present Value	Balance Owing
Title in Name(s) of:		Address of Title Holder		Name and Address of Mortgage Holder
				Phone No. Acct. No.

INDIVIDUAL APPLICANT INFORMATION

Name	Birthdate / /	Social Security No.		
Address	County	Drivers License No.		
Home /Cell Phone	Business Phone	Number of Dependents	Ages of Dependents	
Employer/Self-Employed	Position	Years Employed	Employer's Address	
Previous Employer	Position	Years Employed	Previous Employer's Address	
Name and Address of Applicant's Nearest Relative				Relationship
Wages, Salary, Commissions Gross\$ /month		Net\$ /month	How Often Paid	
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support, separate maintenance received pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding				
Other Income: Source		Amount/Month		

Marital Status Married Separated Unmarried (includes, single, divorced and widowed)

JOINT APPLICANT OR OTHER PARTY INFORMATION

Provide the information in this section for a joint applicant, another party that will use or contribute assets or income toward repayment on the account, or for your spouse if you live in, or the collateral property is located in AZ., CA, ID, LA, NM, NV, TX, WA, or WI.

Name	Birthdate / /	Social Security No.		
Address	County	Drivers License No.		
Home Phone	Business Phone	Number of Dependents	Ages of Dependents	
Employer/Self-Employed	Position	Years Employed	Employer's Address	
Previous Employer	Position	Years Employed	Previous Employer's Address	
Name and Address of Joint Applicant's or Other Party's Nearest Relative				Relationship
Wages, Salary, Commissions Gross\$ /month		Net\$ /month	How Often Paid	
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support, separate maintenance received pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding				
Other Income: Source		Amount/Month		

Marital Status Married Separated Unmarried (includes, single, divorced and widowed)

ASSET AND DEBT INFORMATION

If • Joint Applicant or Other Party Information • section was completed above, this section should be completed giving information about both the Applicant and the Joint Applicant or Other Party. Please identify the Applicant-related information with an •••• Attach additional sheets if necessary.

DESCRIPTION OF ASSETS	NAME(S) OF OWNER(S)	SUBJECT TO DEBT: YES/NO	VALUE
Checking Account Number(s) (where)			\$
Savings Account Number(s) (where)			
Automobiles (Make, Model, Year)			
Marketable Securities (Issuer, Type No. of Shares)			
Life Insurance (cash value)			
Other Real Estate (Location, when acquired)			
Other Assets (Describe)			
Total Assets			\$

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
Landlord or Mortgage Holder on other Real Estate					
Auto Loan					
Auto Loan					
Credit or Charge Card					
Credit or Charge Card					
TOTAL DEBTS			\$	\$	\$

Credit References

1.	\$	Date Paid
2.	\$	Date Paid

GENERAL INFORMATION

If you or a joint applicant or other party answers "yes" to any of the following questions, please explain in the space provided. Are you a guarantor or co-maker of any leases, contracts of debts?

Are there any suits or judgments pending against you? Yes No
(include amount, , , ,)

Have you been declared bankrupt in the last 10 years? Yes No

PROPERTY

Location of Property Requiring Loan _____
 Description of Property _____ Age of Bldg. _____ No. of Units _____ No. of rooms. _____
 Date Purchased _____ Cost \$ _____ Down Pay't \$ _____ Taxes \$ _____ Value \$, _____
 First Mtge. Date _____ Held By _____ Address _____
 Original Amount \$ _____ Balance \$ _____ Monthly Pay't \$ _____ Taxes included? _____ Up to Date? _____
 Terms _____ Rate _____ Improvements Since Purchase _____

Please indicate the number of rooms on each floor

Room List	Foyer	Living	Dining	Kitchen	Den	Family Rm	Rec Rm	Bedrooms	No. Baths	Laundry	Other	Total No. of Rooms
Basement												
1st Level												
2nd Level												

HOMEOWNERS INSURANCE

INSURANCE COMPANY	EXPIRATION DATE	AGENT'S NAME AND TELEPHONE #

New York Resident's: A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update this credit information at our request and if my financial condition changes.

I acknowledge receipt of the Home Equity Brochure and the lender's Home Equity disclosure statement on today's date.

Applicant X _____ **Date.** _ _ / _ / _ **Joint-Applicant X** _____ **Date.** _ _ / _ _ / _ _

Credit Authorization

1. To all consumer-reporting agencies and to all creditors and depositories of the undersigned:

Please be advised that the undersigned, and each of them, has made application to:

ConnectOne Bank

requesting an extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to provide credit report and/or a disclosure to Lender or any agent or balance. The undersigned also authorizes you to disclose your deposit or credit experiences with the undersigned to Lender or to third parties.

2. In addition, the undersigned, and each of them, hereby authorizes Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experience with any of the undersigned.

3. A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.

Borrower

Date

Co-Borrower

Date



Evidence of Joint Application

Date: _____

Lender: ConnectOne Bank

Borrowers: _____

Property Address: _____

If you are applying for joint credit with another person, please sign below.

We intend to apply for joint credit.

Borrower **Date**

Co -Borrower **Date**