



[ConnectOneBank.com](http://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 [consumerloan@cnoob.com](mailto:consumerloan@cnoob.com) or fax it over to us at 732-218-9423.

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 201-816-8900



## 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**

# 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 another.

## TERMS REQUESTED

Amount \$	<input type="checkbox"/> Increase Current Line	Purpose
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## 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 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 <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> 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 <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> 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.

### ASSETS

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)			
<b>Total Assets</b>			\$



**OUTSTANDING DEBTS** (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations).

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**

		Date Paid
1.	\$	
2.	\$	

**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?  Yes  No

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 applicant 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.

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Borrower

Date

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Co-Borrower

Date