



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 201-608-7544.

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



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	
Allimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Allimony, 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	
Allimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Allimony, 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)			
Total Assets			\$

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
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