



IMPORTANT: READ THESE DIRECTIONS BEFORE COMPLETING APPLICATION. If this is an application for individual credit and you are relying on your own income or assets and not the income or assets of a spouse or other person as a basis for the extension and repayment of the credit requested, complete only the Applicant section and sign the application.

If this is an application for joint credit or if this is an application for individual credit but you are relying on the income or assets of a spouse or other person as a basis for the extension and repayment of the credit requested, both the 1st Applicant and 2nd Applicant sections should be completed. If this is an application for joint credit, both parties should sign the application.

SECTION 1: WHAT KIND OF LOAN DO YOU NEED? PLEASE CHECK ONE
[] HOME EQUITY LOAN COMPLETE SECTIONS 1 THROUGH 6 PLUS 8
[] HOME EQUITY LINE COMPLETE SECTIONS 1 THROUGH 6 PLUS 8
[] INDIVIDUAL CREDIT
[] JOINT CREDIT
[] INDIVIDUAL CREDIT RELYING ON INCOME OF SPOUSE OR ANOTHER PERSON

AMOUNT REQUESTED \$ _____ NUMBER OF MONTHS _____ DUE DATE DESIRED _____ PURPOSE _____

SECTION 2: TELL US ABOUT YOURSELF (APPLICANT)
FIRST, MIDDLE INITIAL, LAST NAME OF APPLICANT _____ MARITAL STATUS (Complete only if secured by real estate) [] MARRIED [] UNMARRIED [] SEPARATED SOCIAL SECURITY NUMBER _____
STREET ADDRESS _____ APT. NO. _____ CITY _____ COUNTY _____ STATE _____ ZIP CODE _____
[] OWN [] BUYING YEARS THERE _____ HOME PHONE _____ BIRTH DATE _____ NUMBER OF DEPENDENTS _____ AGES _____ DRIVER'S LICENSE NO. _____
[] RENT [] LIVE W/RELATIVE Mo. _____ Day _____ Year _____
PREVIOUS ADDRESS _____ CITY _____ STATE _____ ZIP CODE _____ YEARS THERE _____
PRESENT EMPLOYER _____ ADDRESS _____ BUSINESS PHONE () _____ POSITION/TITLE _____ YEARS THERE _____
PREVIOUS EMPLOYER (if with present employer less than three years) _____ ADDRESS _____ BUSINESS PHONE () _____ POSITION/TITLE _____ YEARS THERE _____
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 PRESENT SALARY OR COMMISSION \$ _____ [] WK [] MO [] YR
OTHER INCOME \$ _____ [] WK [] MO [] YR SOURCES OF OTHER INCOME _____ Have You Been Bankrupt In The Last 10 Years? [] YES [] NO If Yes provide details on a separate sheet of paper
Has a judgment been entered against you or your salary garnished in the last 7 years? [] YES [] NO

SECTION 3: TELL US ABOUT YOURSELF (CO-APPLICANT)
FIRST, MIDDLE INITIAL, LAST NAME OF APPLICANT _____ MARITAL STATUS (Complete only if secured by real estate) [] MARRIED [] UNMARRIED [] SEPARATED SOCIAL SECURITY NUMBER _____
STREET ADDRESS _____ APT. NO. _____ CITY _____ COUNTY _____ STATE _____ ZIP CODE _____
[] OWN [] BUYING YEARS THERE _____ HOME PHONE _____ BIRTH DATE _____ NUMBER OF DEPENDENTS _____ AGES _____ DRIVER'S LICENSE NO. _____
[] RENT [] LIVE W/RELATIVE Mo. _____ Day _____ Year _____
PREVIOUS ADDRESS _____ CITY _____ STATE _____ ZIP CODE _____ YEARS THERE _____
PRESENT EMPLOYER _____ ADDRESS _____ BUSINESS PHONE () _____ POSITION/TITLE _____ YEARS THERE _____
PREVIOUS EMPLOYER (if with present employer less than three years) _____ ADDRESS _____ BUSINESS PHONE () _____ POSITION/TITLE _____ YEARS THERE _____
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 PRESENT SALARY OR COMMISSION \$ _____ [] WK [] MO [] YR
OTHER INCOME \$ _____ [] WK [] MO [] YR SOURCES OF OTHER INCOME _____ Have You Been Bankrupt In The Last 10 Years? [] YES [] NO If Yes provide details on a separate sheet of paper
Has a judgment been entered against you or your salary garnished in the last 7 years? [] YES [] NO

SECTION 4: PROVIDE US WITH SOME FINANCIAL REFERENCES (if you need more space use a separate sheet.)
CHECKING ACCOUNT (Bank Name, Branch, and Address) [] APPLICANT [] CO-APPLICANT ACCOUNT NUMBER _____ BALANCE \$ _____
SAVINGS ACCOUNT, CERTIFICATES, IRA OR OTHER (Bank Name, Branch, and Address) [] APPLICANT [] CO-APPLICANT ACCOUNT NUMBER _____ BALANCE \$ _____

SECTION 5: PROVIDE US WITH SOME PERSONAL REFERENCES
NAME OF A RELATIVE NOT LIVING WITH YOU _____ ADDRESS _____ RELATIONSHIP _____ TELEPHONE NUMBER () _____
NAME OF A PERSONAL REFERENCE NOT LIVING WITH YOU _____ ADDRESS _____ RELATIONSHIP _____ TELEPHONE NUMBER () _____

SECTION 6: YOUR FINANCIAL OBLIGATIONS (include Charge Accounts, Installment Contract, etc. Use separate sheet if necessary.)
NAME OF COMPANY OR BANK _____ ACCOUNT NUMBER _____ PRESENT BALANCE _____ MONTHLY PAYMENT _____ ACCOUNT IN NAME OF RENT/MTG. [] APPLICANT [] CO-APPLICANT
[] APPLICANT [] CO-APPLICANT
[] APPLICANT [] CO-APPLICANT
[] APPLICANT [] CO-APPLICANT
[] APPLICANT [] CO-APPLICANT
[] APPLICANT [] CO-APPLICANT
OTHER DEBTS (Including Obligations, Suits, Judgment, Legal Claims, Child Support, Maintenance Payments, as well as Co-borrower/Guarantor of other financial obligations) [] APPLICANT [] CO-APPLICANT

SECTION 8: DESCRIPTION OF PROPERTY (HOME EQUITY LOAN AND HOME EQUITY LINE ONLY)
FIRST MORTGAGE HELD BY: (NAME) _____ (ADDRESS) _____ ACCOUNT NO. _____
1ST MORTGAGE DATE _____ ORIGINAL AMOUNT _____ BALANCE _____ MONTHLY PAYMENTS _____ TAXES INCLUDED: [] YES [] NO INSURANCE INCLUDED: [] YES [] NO
TERMS _____ RATE _____ TYPE: [] CONV [] GI [] FHA PROPERTY USE: [] YES [] NO
PROPERTY MARKET VALUE _____ ORIGINAL PURCHASE PRICE _____ DOWN PAYMENT _____ TYPE OF HOUSE _____ NO. OF STORIES _____
LOT SIZE _____ AGE OF BUILDING _____ NO. OF UNITS _____ NO. OF ROOMS _____ BEDROOMS _____ LR _____ DR _____ KIT _____ REC. ROOM _____ BATHS _____
PORCH _____ BASEMENT _____ GARAGE _____ FIREPLACE _____ CENTRAL AIR _____ FUEL _____ HEATING SYSTEM _____
CITY SEWER _____ SEPTIC _____ CITY WATER _____ WELL _____ SIDING _____ YEARLY TAXES _____ UP TO DATE? _____
IMPROVEMENTS SINCE PURCHASE: _____ COST _____ LOT # _____ BLOCK # _____

SIGNATURES: PLEASE READ BEFORE SIGNING
In the following paragraph the words "I, me, and my" refer to all persons signing below and/or "you and your" refer to the lender. I declare that information in this application is true and complete. no suits, judgements, bankruptcy proceedings, or legal claims are now pending against me. you may investigate the information in the application. I authorize any individual or consumer reporting agency to give you additional information. This application will remain your property. You may provide information to others whether or not credit is granted.
X _____ X _____
APPLICANT'S SIGNATURE DATE CO-APPLICANT'S SIGNATURE DATE



“Home Equity’s That Are Right For You”

Home Equity Credit Lines

Pascack Community Bank’s Home Equity Credit Line is a variable rate personal line of credit based on the equity in your home. Funds are easily accessed by check from a special checkbook that you hold for occasions when you need extra cash. This line of credit offers a liberal repayment schedule.

The Home Equity Credit Line enables you to borrow money for any purpose at a time that’s right for you! Use it, for example, to pay off credit cards, take advantage of an investment opportunity, meet education costs or to pay for a vacation.

Of course you can hold your Home Equity Credit Line in reserve until funds are needed. It’s a comfort to know that if extra cash is needed for an emergency, it’s there for you.

Home Equity Loans

Our fixed rate Home Equity Loan is based on the equity in your home. It is ideal for making home improvements, for debt consolidation or any other situation for which you need extra cash.

With a Pascack Community Bank Home Equity Loan, you may select repayment terms of up to 15 years.

“Banking That’s Right For You”

Pascack Community Bank is ready to meet your financial needs with a variety of consumer loans at competitive rates and convenient terms. If you need a loan, we have one that’s right for you.

We will reduce your interest rate by 1/4% on Personal, Automobile and Home Equity Loans when you have monthly payments automatically deducted from your Pascack Community Bank Checking Account.

Pascack Community Bank. We’re headquartered locally. We’re convenient. We’re responsive. We’re Banking That’s Right For You.



“Banking That’s Right For You”

36 Jefferson Avenue
Westwood, New Jersey 07675
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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 disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for “Race.” The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check below.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

APPLICANT:
 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
 Hispanic
 White

Sex: Female
 Male

CO-APPLICANT:
 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
 Hispanic
 White

Sex: Female
 Male