

Home Equity Loan Application

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

What type of account are you applying for? (Please check appropriate box):

- INDIVIDUAL (Own income or assets)
 JOINT (Each borrower intends to apply for joint credit. Your initials.) _____

Loan Product

- Home Equity Loan for a fixed term of 5 years 10 years 15 years 20 years 25 years
 Home Equity Flexible Line of Credit

Amount requested	Purpose of loan	Referred By (Bank Use Only)
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Applicant Information

Full Name	Social Security Number	Date of Birth	Marital Status:	Residency Status:
Principal Residence Street Address, City, State, Zip		Home Phone	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried - (Single, Divorced, Widowed)	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Perm Resident Alien <input type="checkbox"/> Other
Current Employer	Position or Title	Work Phone		
Employer's Address		<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	Years There	Occupation (Prior if Retired)
Gross Salary <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	Other Income* <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	Source of Other Income*		
Previous Employer	Position or Title	Work Phone	Years There	Occupation
Previous Employer (2)	Position or Title	Work Phone	Years There	Occupation
Driver's License Number and State	Issue Date	Exp Date	Cell Phone	E-mail Address
Name of Nearest Relative	Relationship	Phone Number	Mother's Maiden Name	

*Alimony, Child Support, Separate Maintenance Income or other income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Co-Applicant Information

Full Name	Social Security Number	Date of Birth	Marital Status:	Residency Status:
Principal Residence Street Address, City, State, Zip		Home Phone	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried - (Single, Divorced, Widowed)	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Perm Resident Alien <input type="checkbox"/> Other
Current Employer	Position or Title	Work Phone		
Employer's Address		<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	Years There	Occupation (Prior if Retired)
Gross Salary <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	Other Income* <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	Source of Other Income*		
Previous Employer	Position or Title	Work Phone	Years There	Occupation
Previous Employer (2)	Position or Title	Work Phone	Years There	Occupation
Driver's License Number and State	Issue Date	Exp Date	Cell Phone	E-mail Address
Name of Nearest Relative	Relationship	Phone Number	Mother's Maiden Name	

*Alimony, Child Support, Separate Maintenance Income or other income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

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Collateral (Subject Property)						
Estimated value	Type <input type="checkbox"/> 1 Family <input type="checkbox"/> 3-4 Family	<input type="checkbox"/> 2 Family <input type="checkbox"/> Condo/Town <input type="checkbox"/> Other	Type: <input type="checkbox"/> Second home	<input type="checkbox"/> Primary residence <input type="checkbox"/> Investment/Other	If Condo/Townhouse –Monthly Dues: \$	
Property Street Address, City, State, Zip (if different)		Year built	Year purchased	Total rooms	Total square feet	
Number of bedrooms	Number of baths	Family room <input type="checkbox"/> Yes <input type="checkbox"/> No	Full basement <input type="checkbox"/> Yes <input type="checkbox"/> No	Central air <input type="checkbox"/> Yes <input type="checkbox"/> No	In ground pool <input type="checkbox"/> Yes <input type="checkbox"/> No	
Financial Information						
Primary Residence						
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Mortgage Holder/Landlord		Mortgage Balance	Monthly Pmt	Annual Taxes/Ins	If not in Mtg.
Other Real Estate Owned (If more than four properties, please attach as separate sheet):						
<input type="checkbox"/> Second Home <input type="checkbox"/> Invest Property	Mortgage Holder	Gross Mthly Rental Inc	Mortgage Balance	Monthly Pmt	Annual Taxes/ Ins	If not in Mtg.
<input type="checkbox"/> Second Home <input type="checkbox"/> Invest Property	Mortgage Holder	Gross Mthly Rental Inc	Mortgage Balance	Monthly Pmt	Annual Taxes/Ins	If not in Mtg.
<input type="checkbox"/> Second Home <input type="checkbox"/> Invest Property	Mortgage Holder	Gross Mthly Rental Inc	Mortgage Balance	Monthly Pmt	Annual Taxes/Ins	If not in Mtg.
<input type="checkbox"/> Second Home <input type="checkbox"/> Invest Property	Mortgage Holder	Gross Mthly Rental Inc	Mortgage Balance	Monthly Pmt	Annual Taxes/Ins	If not in Mtg.
Creditors and Checking/Savings:						
Creditor 1	Balance \$	Monthly Pmt \$	Creditor 2	Balance \$	Monthly Pmt \$	
Creditor 3	Balance \$	Monthly Pmt \$	Creditor 4	Balance \$	Monthly Pmt \$	
Checking Institution	Branch Location	Account No	Savings Institution	Branch Location	Account No	
Payoff Information						
Lender 1	Account number	Estimated balance	Lender 2	Account number	Estimated balance	
Lender 3	Account number	Estimated balance	Lender 4	Account number	Estimated balance	
Automatic Payment Deduction:						
<input type="checkbox"/> I would like my monthly payment deducted from a checking account to be established at Northfield Bank.						
<input type="checkbox"/> I would like my monthly payment deducted from my existing checking account (please include a copy of a VOIDED check).						
Institution		ABA Number		Checking Account Number		
Declarations						
(Please provide details on an additional page to any questions with a “Yes” response)						
Declaration			Applicant		Co-Applicant	
Have you had property foreclosed upon or given title or deed in lieu thereof in the past seven years?			<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you obligated to pay alimony, child support or separate maintenance?			<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you party to any lawsuit or subject to outstanding judgments?			<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you party to taxes or credit obligations past due?			<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever filed for personal bankruptcy or served as an officer in a company that has filed bankruptcy?			<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you presently under indictment or probation or parole, or ever been convicted for any criminal offense other than a minor motor vehicle violation?			<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Did you ever have credit in any other name?			<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	

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Demographic Information of Applicant(s)

Please Read The Following Disclosure Prior To Completing

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. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we 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. If you do not wish to provide some or all of this information please check below.

APPLICANT:	CO-APPLICANT:
<p>Race:</p> <p><input type="checkbox"/> American Indian or Alaskan Native – Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian – Enter race: _____</p> <p><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Other Pacific Islander – Enter race: _____</p> <p><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Race:</p> <p><input type="checkbox"/> American Indian or Alaskan Native – Enter name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p><input type="checkbox"/> Other Asian – Enter race: _____</p> <p><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan</p> <p><input type="checkbox"/> Other Pacific Islander – Enter race: _____</p> <p><i>Examples: Fijian, Tongan, etc.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>
<p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino – Enter Origin: _____</p> <p><i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p><input type="checkbox"/> Other Hispanic or Latino – Enter Origin: _____</p> <p><i>Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p>
<p>Sex:</p> <p><input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> I do not wish to provide this information</p>	<p>Sex:</p> <p><input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> I do not wish to provide this information</p>
<p>To be completed by Financial Institution:</p> <p>Was the ethnicity of the Applicant collected on the basis of visual observation or surname <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the sex of the Applicant collected on the basis of visual observation of surname <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the race of the Applicant collected on the basis of visual observation of surname <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>To be completed by Financial Institution:</p> <p>Was the ethnicity of the Co-Applicant collected on the basis of visual observation or surname <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the sex of the Co-Applicant collected on the basis of visual observation of surname <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Was the race of the Co-Applicant collected on the basis of visual observation of surname <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>The demographic information was provided through:</p> <p><input type="checkbox"/> face-to-face interview (includes Electronic Media with Video Component) <input type="checkbox"/> Telephone Interview <input type="checkbox"/> Fax or Mail <input type="checkbox"/> Email or Internet</p>	

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Representations and Warranties

The information contained in this statement is provided to induce you to extend credit to the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant credit. Each of the undersigned represents warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligation to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Disclosure

If your application is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Northfield Bank Home Equity Lending Department at 581 Main Street, Woodbridge, New Jersey, 07095 within 60 days from the date you are notified of our decision. We will send you a written statement of reason for the denial within 30 days of receiving your request for the statement.

If an appraisal is used in connection with your loan application, you have the right to a copy of the appraisal. For a loan secured by a first lien; a free copy of the appraisal/evaluation will be sent to you. For a loan secured by a junior lien; a copy of your appraisal/evaluation will be provided upon your request. If you wish a copy, please write to us at the following address: Northfield Bank, 581 Main Street, Woodbridge, New Jersey, 07095. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050, 1-800-613-6743.

Signing

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 and the attachments, are true and complete and are made for the purpose of obtaining the loan. Verification may be obtained by any source named in this application and/or in attachments. I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

I acknowledge that I have received the following disclosures:

1. "Home Equity Disclosures"
2. "When Your Home Is On The Line - What You Should Know About Home Equity Lines of Credit"
3. "Important Terms Of Our Home Equity Line of Credit"
4. "Northfield Bank Privacy Policy"

ELECTRONIC DISCLOSURE CONSENT

I agree to receive any required disclosures electronically through secured delivery.

OPT OUT BOX:

In the event that Northfield Bank is unable to grant my credit request, I do not wish for my information to be shared with an alternative lender.

Signature

Date

Signature

Date

Signature

Date

Signature

Date

Loan Origination Organization Name: Northfield Bank; NMLSR ID# 527665

Loan Originator Name: N/A; NMLSR ID#: N/A