



2099 Route 70 East, Cherry Hill, NJ 08003
Phone: (856) 830-1167 - Fax: (856) 797-6794

Home Equity Line of Credit Application

AMOUNT REQUESTED: \$ _____

Method of Application: Telephone _____ Mail _____ Face to Face _____

APPLICANT: WE INTEND TO APPLY FOR JOINT CREDIT Yes ___ No ___ Please initial

NAME _____ DOB _____ SOC SEC NO _____

ADDRESS _____

HOW LONG AT THIS ADDRESS _____ HOME PHONE _____ CELL _____

EMPLOYER _____ HOW LONG THERE _____

ADDRESS _____ PHONE _____

POSITION _____ EARNINGS \$ _____ annual monthly

PREVIOUS EMPLOYMENT _____ HOW LONG THERE _____

OTHER INCOME \$ _____ annual monthly SOURCE(S) _____

(Alimony, child support or separate maintenance income need not be listed if you do not want this considered as a basis for repayment)

INFORMATION ON HOME: OWN RENT MO. RENT \$ _____ HOW MANY YEARS _____

If Condo, Condominium Assoc. Monthly Condo Fee \$ _____

LEGAL OWNER(S) _____ LOT _____ BLOCK _____

PURCHASE PRICE \$ _____ DATE PURCHASED _____ EST. PRESENT VALUE \$ _____

ANNUAL TAXES \$ _____ 1ST MORTGAGE HOLDER _____

MONTHLY PMT \$ _____ ORIGINAL AMT \$ _____ PRESENT BAL \$ _____

DOES PAYMENT INCLUDE ESCROW FOR TAXES yes no FOR INSURANCE yes no

2ND MORTGAGE yes no PROVIDE DETAILS _____

LOCATED IN FLOOD HAZARD AREA yes no YEAR BUILT _____ LOT SIZE _____

NO. STORIES _____ NO. FAMILIES _____ NO. ROOMS _____ NO. BEDROOMS _____

NO BATHROOMS _____ GARAGE yes no NO. OF CARS _____ DETACHED yes no

BANKING: CHECKING ACCT NO. _____ BALANCE \$ _____

BANK _____ SAVINGS ACCT NO. _____ BALANCE \$ _____

ADDRESS _____ LOAN ACCOUNT NO. _____ BALANCE \$ _____

CO-APPLICANT: WE INTEND TO APPLY FOR JOINT CREDIT Yes ___ No ___ Please initial

NAME _____ DOB _____ SOC SEC NO _____

ADDRESS _____

HOW LONG AT THIS ADDRESS _____ HOME PHONE _____ CELL _____

EMPLOYER _____ HOW LONG THERE _____

ADDRESS _____ PHONE _____

POSITION _____ EARNINGS \$ _____ annual monthly

PREVIOUS EMPLOYMENT _____ HOW LONG THERE _____

OTHER INCOME \$ _____ annual monthly SOURCE(S) _____

(Alimony, child support or separate maintenance income need not be listed if you do not want this considered as a basis for repayment)

MARITAL STATUS

(DO NOT COMPLETE if this is an application for an individual unsecured credit).

Applicant

_____ Married _____ Separated _____ Unmarried (including single, divorced & widowed)

Co-applicant

_____ Married _____ Separated _____ Unmarried (including single, divorced & widowed)

FINANCIAL OBLIGATIONS: Include all debts and obligations of any kind. Lender may request additional information. Attach additional sheet, if needed.

CREDITOR	BALANCE DUE	MO. PMT	EVER PAST DUE
			<input type="checkbox"/> yes <input type="checkbox"/> no
			<input type="checkbox"/> yes <input type="checkbox"/> no
			<input type="checkbox"/> yes <input type="checkbox"/> no
			<input type="checkbox"/> yes <input type="checkbox"/> no
			<input type="checkbox"/> yes <input type="checkbox"/> no
			<input type="checkbox"/> yes <input type="checkbox"/> no
			<input type="checkbox"/> yes <input type="checkbox"/> no
			<input type="checkbox"/> yes <input type="checkbox"/> no
			<input type="checkbox"/> yes <input type="checkbox"/> no

OTHER QUESTIONS:

Have you ever declared bankruptcy? yes no If yes, when _____ Explanation _____
 Do you child support or alimony? yes no If yes \$ _____ monthly Are payments current? yes no

NOTICE: You have the right to a copy of the appraisal report (or other valuation document) used in connection your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or from when you withdraw your application. In your request, kindly provide your name, property address, date of application and mailing address.

STATEMENT BY APPLICANT: By signing below, I am stating that this application is true and complete. No suits, judgments, 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. The amount of credit approved can be either greater or lesser than what I have requested.

SIGNATURE:

Applicant _____ **Co-Applicant** _____
 Date Date

Liberty Bell Bank complies with Section 326 of the USA Patriot Act. This law requires that we verify certain personal information while processing account applications.

ADDITIONAL SPACE – IF NEEDED: (add sheets if needed) _____

ONLY COMPLETE THIS SECTION IF THE PROCEEDS OF THE HELOC ARE BEING USED TO PURCHASE PRIMARY RESIDENCE OR PAY OFF A REAL ESTATE SECURED LOAN.

INFORMATION FOR GOVERNMENT MONITORING: 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 not required to furnish this information, but are encouraged to do so. The law provides that the lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal Regulations, this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check the box below. **ONLY COMPLETE IF PROCEEDS ARE BEING USED FOR THE PURCHASE, REFINANCE OR IMPROVEMENT OF YOUR HOME. DO NOT COMPLETE FOR HOME EQUITY LINE OF CREDIT APPLICATION.**

Borrower: I do not wish to furnish this information
Ethnicity: Hispanic or Latino Not Hispanic or Latino
Race/National Origin: American Indian, Alaskan Native
 Asian, Pacific Islander Black Hispanic White
 Other (specify) _____
Sex: Female Male

Co-Borrower: I do not wish to furnish this information
Ethnicity: Hispanic or Latino Not Hispanic or Latino
Race/National Origin: American Indian, Alaskan Native
 Asian, Pacific Islander Black Hispanic White
 Other (specify) _____
Sex: Female Male

Liberty Bell Bank complies with Section 326 of the USA Patriot Act. This law requires that we verify certain personal information while processing account applications.

ADDITIONAL SPACE – IF NEEDED: (add sheets if needed) _____
