



Branch: _____

If you need help completing this application, please contact us

IMPORTANT: Read these Directions before completing this Application. (Check appropriate box)

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete Section **A, C, D, E, and F**.
- If this is an application for joint credit with another person, complete all Sections providing information in **B** about the joint applicant.

We Intend to apply for joint credit _____

Applicant Signature

Co-Applicant Signature

- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance, or on income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

Type of Loan (select 1 or 2)

1. Home Equity Installment Loan (Fixed Rate)

- 5 Year 10 Year 15 Year 20 Year

2. Home Equity Line of Credit (15 Year Repayment Term)

- Variable Fixed

Amount \$ _____ Purpose: _____

NOTE: A \$300 appraisal fee is required for loan applications in excess of \$250,000.00. The minimum new loan amount is \$5,000.00. For the refinancing of an existing loan from Kearny Bank, either an additional \$10,000.00 must be requested or the existing loan must be outstanding for more than one year.

(Section A) Information of Applicant

Last Name	First Name	Middle Initial	Date of Birth			Social Security Number						
			Mo	Day	Year				-			
Address: Number and Street – Apt. No.		City	State	Zip Code	Home Phone Number							
Former Address if less than 2 years at present address		Residency Status		Marital Status			Cell Phone Number					
		<input type="checkbox"/> U.S Citizen <input type="checkbox"/> Resident Alien <input type="checkbox"/> Non-Resident Alien		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Civil Union <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)			Email Address:					
Employer Name Check Box if Self-Employed <input type="checkbox"/> (Personal and Business Tax Returns Required)		Position	Salary/Monthly	Years There	Work Telephone							
Employer Address: Number and Street		City	State	Zip Code	Type of Business							
Name and Address of Previous Employer (if less than three years at current employer)			Position	Salary/Monthly	Years There							

Other Income: Note: Alimony, child support and separate maintenance payments need not be listed unless their consideration is desired.

Type _____ \$ _____ Per Month

(Section B) Information of Co-Applicant or Other Party

Last Name	First Name	Middle Initial	Date of Birth			Social Security Number					
			Mo	Day	Year					-	
Address: Number and Street – Apt. No.		City	State	Zip Code		Home Phone Number					
Former Address if less than 2 years at present address	Residency Status <input type="checkbox"/> U.S Citizen <input type="checkbox"/> Resident Alien <input type="checkbox"/> Non-Resident Alien		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Civil Union <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)			Cell Phone Number					
	Email Address										
Employer Name <input type="checkbox"/> Check Box if Self-Employed <input type="checkbox"/> (Personal and Business Tax Returns Required)	Position	Salary/Monthly	Years There		Work Telephone						
Employer Address: Number and Street	City	State	Zip Code		Type of Business						
Name and Address of Previous Employer (if less than three years at current employer)		Position	Salary/Monthly	Years There							
Other Income: Note: Alimony, child support and separate maintenance payments need not be listed unless their consideration is desired.											
Type _____ \$ _____ Per Month											

(Section C) Property Information

Primary Residence: <input type="checkbox"/> Yes <input type="checkbox"/> No		Property Type: <input type="checkbox"/> One Family <input type="checkbox"/> Other <input type="checkbox"/> Condominium <input type="checkbox"/> Townhouse									
Address of Property to be Mortgaged			City	County	State	Zip Code					
Title in the Name of:				Purchase Date	Market Value	Year Built					
First Mortgage Held By: Name and Address			Account Number	Original Amount	Balance	Mortgage Pay't (Excluding Taxes)	Taxes, Insurance & Misc.				
Second Mortgage Held By: Name and Address			Account Number	Original Amount	Balance	Mortgage Pay't (Excluding Taxes)	Taxes, Insurance & Misc.				

(Section D) These Questions Apply to Both Applicant and Co-Applicant

	Applicant: Yes or No	Co-Applicant: Yes or No
Are there any outstanding judgements against you?		
Have you been declared bankrupt within the past 7 years?		
Have you had a property foreclosed on or given title or deed in lieu thereof, in the last 7 years?		
Are you obligated to pay alimony, child support, or separate maintenance?		
Are you a co-maker or endorser on a note?		
Are you a defendant in a lawsuit?		
Do you have any past due obligations owed to or insured by any agency of the federal government?		

(Section E) Credit Obligations of Applicant and Co-Applicant (Place and "X" if to be paid off)

Name of Bank or Creditor	Name in which account is carried	Account #	Original Amount	Balance	Monthly Payment	Pay Off

SCHEDULE OF REAL ESTATE OWNED Property Address (enter S if sold, PS if pending sale or R if rental being held for income)		Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
Totals :		\$	\$	\$	\$	\$	\$

Read Before Signing

By signing below, each of the undersigned (1) understands that you are relying on the information contained in this application in deciding to extend credit; (2) certifies to you that all of the information provided in this application is true, correct and complete, (3) agree that you can verify all of the information contained in this application, and (4) authorize you to check my/our credit and employment history and to provide information and answer questions about your credit experience with me/us.

Applicant's Signature Date _____
Co-Applicant's Signature Date

Demographic Information: 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 may 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.

Demographic Information for Borrower

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
- Other Hispanic or Latino
 Print Origin: _____
For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex:

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native: *Print name of enrolled or principal tribe:* _____

- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese

Other Asian – Print race: _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander – Print race: _____
For example: Fijian, Tongan, and so on.
- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person ONLY):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? Yes No
- Was the sex of the Borrower collected on the basis of visual observation or surname? Yes No
- Was the race of the Borrower collected on the basis of visual observation or surname? Yes No

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)
- Telephone Interview
- Fax or Mail
- Email or Internet

Demographic Information for Co-Borrower

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
- Other Hispanic or Latino
 Print Origin: _____
For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex:

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native: *Print name of enrolled or principal tribe:* _____

- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese

Other Asian – Print race: _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander – Print race: _____
For example: Fijian, Tongan, and so on.
- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person ONLY):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? Yes No
- Was the sex of the Borrower collected on the basis of visual observation or surname? Yes No
- Was the race of the Borrower collected on the basis of visual observation or surname? Yes No

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)
- Telephone Interview
- Fax or Mail
- Email or Internet



AUTHORIZATION TO RELEASE INFORMATION

To Whom it May Concern:

1. I/We have applied for a Mortgage Loan from Kearny Bank. As part of the application process, Kearny Bank may verify information contained in my/our loan application and in other documents in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide Kearny Bank any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances and credit history. Kearny Bank may address this authorization to any party named in the loan application.
3. A COPY OF THIS AUTHORIZATION MAY BE ACCEPTED AS AN ORIGINAL.

Borrower's Name (please print)

Date

Borrower's Signature

Social Security Number

Co-Borrower's Name (please print)

Date

Co-Borrower's Signature

Social Security Number