

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?

<p style="text-align: center;">PLEASE CHECK ONE</p> <p><input type="checkbox"/> HOME EQUITY LOAN COMPLETE SECTIONS 1 THROUGH 6</p> <p><input type="checkbox"/> HOME EQUITY LOAN (INTEREST ONLY) COMPLETE SECTIONS 1 THROUGH 6</p> <p><input type="checkbox"/> HOME EQUITY LINE COMPLETE SECTIONS 1 THROUGH 6</p> <p><input type="checkbox"/> HOME EQUITY LINE (INTEREST ONLY) COMPLETE SECTIONS 1 THROUGH 6</p>	<p style="text-align: center;">PLEASE CHECK ONE</p> <p><input type="checkbox"/> INDIVIDUAL CREDIT</p> <p><input type="checkbox"/> JOINT CREDIT</p> <p><input type="checkbox"/> INDIVIDUAL CREDIT RELYING ON INCOME OF SPOUSE OR ANOTHER PERSON</p>
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AMOUNT REQUESTED \$ _____ NUMBER OF MONTHS _____ PURPOSE _____

SECTION 2: TELL US ABOUT YOURSELF (APPLICANT)

FIRST, MIDDLE INITIAL, LAST NAME OF APPLICANT				MARITAL STATUS (Complete only if secured by real estate) <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED				SOCIAL SECURITY NUMBER			
STREET ADDRESS			APT. NO.	CITY			COUNTY	STATE	ZIP CODE		
COLLATERAL ADDRESS (IF DIFFERENT)											
STREET ADDRESS			APT. NO.	CITY			COUNTY	STATE	ZIP CODE		
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	<input type="checkbox"/> BUYING <input type="checkbox"/> LIVE W/RELATIVE	YEARS THERE	HOME PHONE	Mo.	BIRTH DATE Day	Year	NUMBER OF DEPENDENTS	AGES	DRIVER'S LICENSE NO.		
PREVIOUS ADDRESS				CITY			STATE	ZIP CODE	YEARS THERE		
PRESENT EMPLOYER			ADDRESS				BUSINESS PHONE ()		POSITION/TITLE	YEARS THERE	
PREVIOUS EMPLOYER <small>(if with present employer less than three years)</small>			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 \$ _____ <input type="checkbox"/> WK <input type="checkbox"/> MO <input type="checkbox"/> YR				
OTHER INCOME \$ _____ <input type="checkbox"/> WK <input type="checkbox"/> MO <input type="checkbox"/> YR		SOURCES OF OTHER INCOME				Have You Been Bankrupt In The Last 10 Years? <input type="checkbox"/> YES <input type="checkbox"/> 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? <input type="checkbox"/> YES <input type="checkbox"/> 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) <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED				SOCIAL SECURITY NUMBER			
STREET ADDRESS			APT. NO.	CITY			COUNTY	STATE	ZIP CODE		
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	<input type="checkbox"/> BUYING <input type="checkbox"/> LIVE W/RELATIVE	YEARS THERE	HOME PHONE	Mo.	BIRTH DATE Day	Year	NUMBER OF DEPENDENTS	AGES	DRIVER'S LICENSE NO.		
PREVIOUS ADDRESS				CITY			STATE	ZIP CODE	YEARS THERE		
PRESENT EMPLOYER			ADDRESS				BUSINESS PHONE ()		POSITION/TITLE	YEARS THERE	
PREVIOUS EMPLOYER <small>(if with present employer less than three years)</small>			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 \$ _____ <input type="checkbox"/> WK <input type="checkbox"/> MO <input type="checkbox"/> YR				
OTHER INCOME \$ _____ <input type="checkbox"/> WK <input type="checkbox"/> MO <input type="checkbox"/> YR		SOURCES OF OTHER INCOME				Have You Been Bankrupt In The Last 10 Years? <input type="checkbox"/> YES <input type="checkbox"/> 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? <input type="checkbox"/> YES <input type="checkbox"/> 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)	<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT	ACCOUNT NUMBER	BALANCE \$
SAVINGS ACCOUNT, CERTIFICATES, IRA OR OTHER (Bank Name, Branch, and Address)	<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT	ACCOUNT NUMBER	BALANCE \$

SECTION 5: 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	PAYOFF Y / N	ACCOUNT IN NAME OF
RENT/MTG.					<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
					<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
					<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
					<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
					<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
					<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
<small>OTHER DEBTS (Including Obligations, Suits, Judgment, Legal Claims, Child Support, Maintenance Payments, as well as Co-borrower/Guarantor of other financial obligations)</small>					

SECTION 6: 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: <input type="checkbox"/> YES <input type="checkbox"/> NO	YEARLY TAXES	INSURANCE INCLUDED: <input type="checkbox"/> YES <input type="checkbox"/> NO	ANNUAL PREMIUM	
TERMS	RATE	TYPE: <input type="checkbox"/> CONV <input type="checkbox"/> GI <input type="checkbox"/> FHA		PROPERTY USE: <input type="checkbox"/> YES <input type="checkbox"/> NO				
PROPERTY MARKET VALUE	ORIGINAL PURCHASE PRICE		DOWN PAYMENT	TYPE OF HOUSE		NO. OF STORIES		
OTHER PROPERTY OWNED:								
ADDRESS				COMPANY OR BANK			MORTGAGE BALANCE	
ADDRESS				COMPANY OR BANK			MORTGAGE BALANCE	
ADDRESS				COMPANY OR BANK			MORTGAGE BALANCE	

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 "Putting You First"

Home Equity Credit Lines

First State 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 First State Bank Home Equity Loan, you may select repayment terms of up to 15 years.

"Putting You First"

First State 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 First State Bank Checking Account.

First State Bank. We're headquartered locally. We're convenient. We're responsive. We're Putting You First.



"Putting You First"



16 Commerce Drive Cranford, New Jersey 07016
Tel: 908-272-0400 Fax: 908-272-0073

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

(ONLY COMPLETE IF APPLYING FOR HOME EQUITY LOAN TO RENOVATE, PURCHASE, OR PERFORM HOME IMPROVEMENTS ON YOUR DWELLING)
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.

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