

**ALSO OFFERING THESE OTHER SERVICES:**

**Personal Loans**

Meet your needs for extra cash with a Pascack Community Bank Personal Loan. Whatever the purpose, we can provide you with the money you need and terms you can live with.

**Automobile Loans**

Buying a new or used car is easy with our Automobile Loan. We can approve your loan before you decide on a vehicle providing you with a "cash-in-hand" bargaining advantage on the purchase. When you're ready to buy, Pascack Community Bank is ready to put you in the driver's seat to negotiate the best deal.

**Cash Reserve Checking Accounts**

Cash Reserve Checking is a credit account ideal for protecting your regular checking account from overdrafts. If an overdraft occurs, cash is advanced into your checking account automatically.

Pascack Community Bank Cash Reserve Checking offers a fixed rate of interest. Repayment is simple through automatic monthly payments deducted from your checking account. Additional payments may be made at any time.



**HOME EQUITY APPLICATION**

21 Jefferson Avenue  
Westwood, New Jersey 07675  
Tel: (201) 722-4722 Fax: (201) 722-4795

25 Main Street  
Hackensack, New Jersey 07601  
Tel: (201) 342-7950 Fax: (201) 342-7908

[www.pascackbank.com](http://www.pascackbank.com)

**Home Equity's... Expect the Exceptional.**

**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.

**Banking That's Exceptional**

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 are the bank that you can "Expect the Exceptional".



**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.

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES – (ONLY COMPLETE IF THE PURPOSE OF THIS LOAN IS TO REFINANCE, PURCHASE, OR PERFORM HOME IMPROVEMENTS ON, ANY 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  Black or African American  
 Native Hawaiian or Other Pacific Islander  Hispanic  White  Asian  
 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  Black or African American  
 Native Hawaiian or Other Pacific Islander  Hispanic  White  Asian  
 Sex:  Female  Male

**SECTION 1: WHAT KIND OF LOAN DO YOU NEED?**

HOME EQUITY LOAN COMPLETE SECTIONS 1 THROUGH 6 PLUS 8  
 HOME EQUITY LINE COMPLETE SECTIONS 1 THROUGH 6 PLUS 8

PLEASE CHECK ONE  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) <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 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: 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.				<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
OTHER DEBTS (Including Obligations, Suits, Judgment, Legal Claims, Child Support, Maintenance Payments, as well as Co-borrower/Guarantor of other financial obligations)				<input type="checkbox"/> APPLICANT <input type="checkbox"/> 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: <input type="checkbox"/> YES <input type="checkbox"/> NO	INSURANCE INCLUDED: <input type="checkbox"/> YES <input type="checkbox"/> NO			
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
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