

CONSUMER CREDIT APPLICATION

App ID#

If you intend to apply for joint credit (proceeds to be shared or used by more than one applicant), please initial here.

_____ Applicant-initials

_____ Co-Applicant-initials

Loan
Amount Requested \$
Term
Type of loan: _____ Secured Other * _____ Unsecured Loan _____ Other

Purpose of loan:

 What are you going to do with the money? For example - Home Improvements, buy a car, etc.
 for: _____

Contact

Please indicate your preferred method of contact

_____ Telephone _____ Home Phone _____ Work _____ Phone _____ Email _____ Mail

COLLATERAL (For Secured Other Only)
Collateral to be secured
Value of Collateral:
Name(s) of Owners
Customer ID
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 identify documents.

Please indicate your preferred method of contact

ID Doc: _____ Issued By: _____ ID# _____ ID Issue Date: _____ ID Exp. _____

ID Doc: _____ Issued By: _____ ID# _____ ID Issue Date: _____ ID Exp. _____

Applicant
Last Name
First Name
Middle Init.
Date of Birth
Present Address (if P.O. Box must include street address)
City
County
State
Zip Code
How Long

	Previous Address (Complete if at present less than 2 years)	City	State	Zip Code	How Long
	Social Security No.	Driver's License No.			Home/Cell Phone Number
	Address Name, Address & Phone of Close Relative or Friend not living with you.				Telephone Number of Reference
	What is Your Citizenship? <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien				Email:

Co-Applicant	Last Name	First Name		Middle Init.	Date of Birth	Relationship to Applicant
	Present Address (if P.O. Box must include street address)	City	State	Zip Code	How Long	
	Social Security No.	Driver's License No.			Home/Cell Phone Number	
	What is Your Citizenship? <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien				Email:	

Employment Applicant	Name of Employer	Occupation	Years Employed		Business Phone
	Address of Employer	City	State	Zip Code	Self Employed
	Present Monthly Income \$ _____			Bonus/Overtime: \$ _____	
	Name and Address of Previous Employer (Complete if at current employer less than 2 years)			Years Employed	

Employment Co-Applicant	Name of Employer	Occupation	Years Employed		Business Phone
	Address of Employer	City	State	Zip Code	Self Employed
	Present Monthly Income \$ _____			Bonus/Overtime: \$ _____	
	Name and Address of Previous Employer (Complete if at current employer less than 2 years)			Years Employed	

Note: Alimony, child support and separate maintenance payments need not be revealed unless you wish to rely on such income in applying for credit. If you are relying on alimony, child support or separate payments as a basis for the repayment of the credit you are applying for, be sure to complete the "Other Income" and "Co-applicant" sections.

Other Income	PLEASE INDICATE ALL INCOME FIGURES AS MONTHLY AMOUNTS.		
	Applicant/ Co-Applicant	Source of Additional Income	Monthly Other Income
			\$ _____
			\$ _____
			\$ _____
			\$ _____

Debts	List loans and installment debts, include bank, auto and finance company loans and credit/charge card accounts. Also list alimony, child support and separate maintenance payments. Indicate whether debt is in name of: A = Applicant, C = Co-Applicant, AC = Joint (Applicant & Co-Applicant), List Real Estate Debt in "Residence and Mortgage" section.			
	Type of Debt	Whose Debt?	To Whom Indebted	Account Number
	See continuation page of Debts if Needed			

Residence and Mortgage	Name(s) of Owner	Street	City	State & Zip Code
	Monthly P&I Payment \$ _____		Annual Taxes, Homeowners Ins., HOA Fees if applicable \$ _____	
	Mortgage Company		Value \$ _____	

Have you ever received credit from us?	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, type? _____	If yes, when? _____
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Are you a co-maker, endorser, or guarantor on any loan or contract?	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, type? _____	If yes, when? _____
Are there any unsatisfied judgments against you?	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, type? _____	If yes, when? _____
Have you ever been declared bankrupt in the last 7 years?	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, type? _____	If yes, when? _____
Have you ever been in foreclosure?	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, type? _____	If yes, when? _____
Are you party to a lawsuit?	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, type? _____	If yes, when? _____
Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, type? _____	If yes, when? _____

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You authorize anyone mentioned herein to furnish us such information as we may require in connection with this application and agree that the application shall remain our property whether or not the loan is granted. You agree to notify us immediately upon any material change in the above statement.

You affirm that each of the answers given to the foregoing questions is true and correct and that the foregoing is a true and correct statement of your financial condition. It is a crime to intentionally falsify information on this application or to willfully overvalue any property for the purpose of influencing the bank to act on this application. You authorize Provident Bank to check your credit, business and employment history and to report information regarding your credit history to credit reporting agencies and other persons we believe have a legitimate business reason to request such information.

IF YOU ARE APPLYING FOR A HOME EQUITY LINE OF CREDIT, YOU ACKNOWLEDGE RECEIPT OF THE BROCHURE ENTITLED "IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT".

Signature of Applicant

Date

Signature of Co-Applicant

Date

Mortgage Loan Originator's Information

Mortgage Loan Originator's Company	Signature		
Provident Bank (645602) 100 Wood Avenue South Iselin, NJ 08830	Received Date		Branch
	Print Name/NMLS#		

