



investors Bank

Equity Loan, Line of Credit, Consumer Loan Application

Your application can be mailed directly to Investors Bank, 101 JFK Parkway, Short Hills, NJ, 07078, or you may drop it off at any branch of the bank and ask them to forward it to the Loan Originations Department.

To help expedite the processing of your loan you should include the following information with your application.

Income Verification

- Copies of most recent two years W-2 forms **and** one month's current pay stubs.
- *Self-employed borrowers* must include copies of most recent two years complete federal income tax returns.
- *Retired individuals* must include copies of most recent two years complete federal income tax returns with a copy of the current year social security awards letter and/or proof of pension.
- 4506-T form(s) signed by all borrowers.

Should you have any questions, please call 855-iBank4U, extension 5243.



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Equity Loans and Lines of Credit **Underwriting Standards**

We will consider loans on one- to four-family homes which are owner occupied as your primary place of residence and result in a first or second lien on the property. We will also consider loans on one- to two-family homes which are owner occupied as a true vacation home, when the loan results in a first lien. We do not lend on co-ops, and properties must be located in the state of New Jersey and New York.

The limitation on the maximum Equity Loan amount is up to 75% of the value less the balance outstanding on the first mortgage.*

The applicant's total monthly credit obligations should not exceed 40% of the monthly verifiable income. This includes any first mortgage loan, real estate taxes, insurance premiums and any maintenance fees, as well as the new obligation being considered.

We will obtain a written credit report on each applicant and a property check to confirm ownership and liens. The applicant's history of credit use and the manner in which credit obligations were paid will be considered. Any reports indicating slow pay, collection, repossessions, tax liens, defaults, foreclosures or bankruptcies will be considered grounds for denial unless it can be established by the applicant(s), to our satisfaction, that the circumstances were temporary and beyond the control of the applicant(s). The loan, if approved, will be secured by a mortgage on the property.

There is no application fee and no appraisal fee. A \$75 closing fee is payable at closing. Hazard insurance is required and Flood insurance (if applicable).

For New York properties, Borrower is also responsible for .75% of the Mortgage Recording Tax fee which is payable at closing. Investors Bank is responsible for .25% of the Mortgage Recording Tax fee.

* The percentage of value limitation is lower for combined loan amounts (First Mortgage and Equity Loan) above \$1,000,000.

Right to Appraisal: You have a right to a copy of the appraisal report used in connection with your application for credit. There will be a fee for this report. Should you wish a copy, please write to us at 101 JFK Parkway, Short Hills, NJ 07078. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or your withdraw your application.





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Corporate Office • 101 JFK Parkway, Short Hills, New Jersey 07078
Phone: 855-ibank4U (422-6548) • Fax: 973-376-5357

- Individual Credit
- Joint Credit

EQUITY LOAN APPLICATION

Type of Loan Requested (Check One)

Fixed Rate Equity Loan
Term/Number of Years _____

Equity Line of Credit

Homeowners Consumer Loan
Term/Number of Years _____

Amount of Loan or Credit Line

\$ _____

Loan Purpose: (Must check at least one)

- Refinance (Pay off existing mortgage/equity debt)
- Home Improvement
- Debt Consolidation
- Other (Specify) _____

1. Personal Information About Applicant

FIRST, MIDDLE, LAST NAME OF APPLICANT		MARITAL STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED (includes single, divorced, widowed) <input type="checkbox"/> SEPARATED		DATE OF BIRTH (MONTH/DATE/YEAR)	NO. OF DEP.	SOCIAL SECURITY NO.
HOME ADDRESS - NO. AND STREET		CITY/TOWN	STATE	ZIP CODE	YEARS THERE	HOME TELEPHONE NO.
PREVIOUS HOME ADDRESS (if less than two years at present address)					YEARS THERE	YEARS EMPLOYED IN THIS LINE OF WORK OR PROFESSION? _____ YEARS YRS. ON THIS JOB _____
NAME OF EMPLOYER	<input type="checkbox"/> SELF-EMPLOYED	TELEPHONE NO.	POSITION	SALARY (GROSS MONTHLY) \$		
BUSINESS ADDRESS - NO. AND STREET		CITY	STATE	ZIP CODE		
NAME AND ADDRESS OF PREVIOUS EMPLOYER (if less than two years)				YEARS THERE	POSITION	SALARY
OTHER INCOME (GIVE SOURCE AND GROSS MONTHLY AMOUNT) <small>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.</small>						

2. Personal Information About Co-Applicant

FIRST, MIDDLE, LAST NAME OF APPLICANT		MARITAL STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED (includes single, divorced, widowed) <input type="checkbox"/> SEPARATED		DATE OF BIRTH (MONTH/DATE/YEAR)	NO. OF DEP.	SOCIAL SECURITY NO.
HOME ADDRESS - NO. AND STREET		CITY/TOWN	STATE	ZIP CODE	YEARS THERE	HOME TELEPHONE NO.
PREVIOUS HOME ADDRESS (if less than two years at present address)					YEARS THERE	YEARS EMPLOYED IN THIS LINE OF WORK OR PROFESSION? _____ YEARS YRS. ON THIS JOB _____
NAME OF EMPLOYER	<input type="checkbox"/> SELF-EMPLOYED	TELEPHONE NO.	POSITION	SALARY (GROSS MONTHLY) \$		
BUSINESS ADDRESS - NO. AND STREET		CITY	STATE	ZIP CODE		
NAME AND ADDRESS OF PREVIOUS EMPLOYER (if less than two years)				YEARS THERE	POSITION	SALARY
OTHER INCOME (GIVE SOURCE AND GROSS MONTHLY AMOUNT) <small>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.</small>						

3. Applicant's Property Information

ADDRESS		NO. AND STREET		CITY/TOWN	COUNTY	STATE	ZIP CODE	
PROPERTY LOCATION AND DESCRIPTION	LOT SIZE	LOT NUMBERS	BLOCK NO.	NO. OF FAMILIES	ANNUAL TAXES \$	INSURANCE \$	MONTHLY ASSOCIATION FEE \$	
	IMPROVEMENTS MADE SINCE PURCHASE					PRINCIPAL RESIDENCE OF APPLICANT <input type="checkbox"/> YES <input type="checkbox"/> NO		
	YEAR BUILT	NO. STORIES	NO. ROOMS	NO. BEDROOMS	NO. BATHS			
	GARAGE <input type="checkbox"/> NONE <input type="checkbox"/> DETACHED <input type="checkbox"/> ATTACHED		DATE HOME PURCHASED		PURCHASE PRICE \$	PRESENT ESTIMATED VALUE \$		
			# OF CARS					

4. Subject Property Mortgage Information

MORTGAGE INFORMATION	AMT. OF ORIGINAL MORTGAGE	MORTGAGE BALANCE	MONTHLY PAYMENT	MORTGAGE HELD BY
	\$	\$	\$	
	DO MORTGAGE PAYMENTS INCLUDE TAXES?	INSURANCE?	ACCOUNT NUMBER	ADDRESS
	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		
OTHER MORTGAGES: LIST CO., NAME, LOAN BALANCE AND MONTHLY PAYMENT.				

5. Applicant's Financial Statement

(MORE DETAILED STATEMENTS AND SCHEDULES MAY BE REQUIRED)

This statement and any applicable supporting schedules may be completed jointly by both applicants if their assets and liabilities are sufficiently joined so that the statement can be meaningfully and fairly presented on a combined basis, otherwise separate statements and schedules are required.

LIST ASSETS

Include all cash, savings accounts, checking accounts, stock and other assets easily converted into cash, and other real estate owned. Attach additional sheet if necessary.

NAME AND ADDRESS OF BANK, CREDIT UNION, ETC.	ACCOUNT #	CASH OR MARKET VALUE	
1		\$	1
2		\$	2
3		\$	3
4		\$	4
5		\$	5
6		\$	6

LIST ALL DEBTS

Include bank, finance company, credit card, store charge and personal debts, also alimony, support payments and other mortgage loans. Attach additional sheet if necessary. If none, state "None."

NAME AND ADDRESS OF CREDITOR	IN WHAT NAME	ACCT. NUMBERS	UNPAID BALANCE	MONTHLY PAYMENT
1			\$	\$ 1
2			\$	\$ 2
3			\$	\$ 3
4			\$	\$ 4
5			\$	\$ 5
6			\$	\$ 6
AUTOMOBILE (LOANS OR LEASE)		BEING FINANCED THROUGH	\$	\$
			\$	\$

PLEASE INDICATE WHICH OF THE ABOVE DEBTS, IF ANY, WILL BE PAID IN FULL WITH THIS LOAN:

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

To be completed only if the proceeds of this loan are to be utilized for the purchase, refinance, or home improvements of a residential property.

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. The law provides that a 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, the Lender is required to note race or national origin and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check below.

APPLICANT: <input type="checkbox"/> I do not wish to furnish this information.	CO-APPLICANT: <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
Race: <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White

Please read this statement before signing.

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history.

DATE OF APPLICATION

MO DAY YEAR

1 _____ 2 _____

SIGNATURE OF APPLICANT

SIGNATURE OF JOINT APPLICANT, IF APPLICABLE

To be completed by interviewer.

THIS APPLICATION WAS TAKEN BY:

(DATE)

(INTERVIEWER)

- FACE-TO-FACE INTERVIEW
- MAIL
- TELEPHONE
- INTERNET





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Fixed Rate Equity Loan
Equity Credit Line
Homeowners Consumer Loan

Please complete and return with your application and keep a copy for your records.

- I currently have a checking account with Investors Bank. I will establish an automatic loan deduction from the following Investors Bank account _____.*
- I will open a new checking account with Investors Bank and establish automatic loan deduction.*
- I do not wish to open a checking account with Investors Bank and understand that the rate on the loan for which I am applying will be one-quarter of one percent (.25%) higher than the currently published rate for fixed-rate loans, or if applying for a Equity Credit Line my rate will be equal to Prime Rate.

****If Automatic Debit is requested, the following disclosure will apply:***

Variable Rate Feature: The annual percentage rate (APR) has been set at one-quarter of one percent lower than the APR which otherwise would have been charged in connection with this loan, based on scheduled payments being automatically deducted from a checking account with the bank. In the event that the borrower terminates this relationship with the bank, the APR charged on the unpaid principal balance, commencing with the first month thereafter, shall be increased by one-quarter of one percent.

Signature

Date

Signature

Date



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FIXED RATE EQUITY LOAN

Important Information About the Homeowners Equity Loan

Please Read Carefully

You have received an application for a loan which will be secured by a lien on your home. Please read the following disclosure.

1. This loan may be taken for a maximum term of thirty (30) years.
2. The interest rate on the loan will be established at the time you submit a completed application.
3. The terms of your note may also include a requirement that your monthly loan payment be deducted automatically from a checking account at Investors Bank, or that you maintain a Preferred Plus banking relationship.
4. Your monthly payment will be based on the loan amount, interest rate and number of years to repay (term). Once all these items are known, a monthly payment can be determined.

Monthly payments are usually determined by use of financial charts or calculators. Regardless of the method used, the payment covers the interest due for the month on the unpaid balance of the loan plus an amount to reduce the principal balance so the loan will be paid in full by the end of the loan term.

Interest is calculated on a 360-day basis and is divided into a monthly amount based on the unpaid principal balance due at the end of each month.

5. There are certain obligations on the part of you, the borrower, which, if not kept, will result in a default of the loan. This means that the entire loan could be due and payable in full.

A default will occur if:

- a. You fail to pay the monthly payment within thirty (30) days of its due date.
 - b. You change or transfer ownership (title) of the property as described in the mortgage document.
 - c. You do not use the property described in the mortgage as your primary place of residence. The property must remain owner occupied during the entire term of the loan.
6. Should the terms of your note require that your monthly loan payments be deducted automatically from a checking account at Investors Bank, or that you maintain a Preferred Plus banking relationship and you fail to meet this requirement, an interest rate increase of one-quarter of one percent (.25%) above the terms of the note will occur.
 7. A \$75 closing fee will be payable at the time of your closing.

For New York properties, Borrower is also responsible for .75% of the Mortgage Recording Tax fee which is payable at time of closing. Investors Bank is responsible for .25% of the Mortgage Recording Tax fee.

8. This loan may be prepaid in part or in full at any time without penalty.



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Borrower's Signature and Authorization Form

I hereby authorize Investors Bank to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application.

I further authorize Investors Bank to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

The Information the lender obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Co-borrower

Date

Department of the Treasury
Internal Revenue Service

► **Request may be rejected if the form is incomplete or illegible.**

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
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2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
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3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)

4 Previous address shown on the last return filed if different from line 3 (See instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ►

a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.

c **Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 **Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Telephone number of taxpayer on line 1a or 2a

Sign Here ► _____
Signature (see instructions) Date

► _____
Title (if line 1a above is a corporation, partnership, estate, or trust)

► _____
Spouse's signature Date

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAVS teams, send your request to the team based on the address of your most recent return.

Automated transcript request. You can quickly request transcripts by using our automated self help-service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:

Mail or fax to the "Internal Revenue Service" at:

Florida, Georgia (After June 30, 2011, send your transcript requests to Kansas City, MO)	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
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Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
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Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
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Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102
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Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to the "Internal Revenue Service" at:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
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Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592
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Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan and the key factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request and based on information that a consumer reporting agency has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

This information will be provided to you once the lender has requested and received credit information from the consumer reporting agencies. If you have questions concerning the terms of the loan, contact the lender.

Home Equity Application Checklist

Applicant(s) name _____

This application was received in the _____ branch, on _____ and has been inspected for the following items:

- Amount of Loan Requested
- Loan Purpose Checked
- Type of Loan Requested (HE Line of Credit, Fixed Rate HE Loan, Etc.)
- Term of Loan Requested (Fixed Rate and Homeowners Consumer Loans Only)
- Applicants Property Information is Provided in Section 3 (Estimated Value, taxes etc.)
- If Debt Consolidation, Debts to be Paid are Listed
- Application is signed and Government Monitoring information has been collected
- Auto-debit Request Form has been Completed and Signed
- Income information is included with package (W-2 forms and pay stubs, or tax returns etc.)

Notes: _____

Your application will be forwarded to our Lending Administration Dept. The interest rate is guaranteed not to be any higher than the rate in effect on this date for the type of loan for which you are applying.

Application accepted by:

Signature

Print Name



ECOA NOTICE TO LOAN APPLICANT

You are required to read this statement concerning the Equal Credit Opportunity Act of 1975 (ECOA) as amended, before our loan interviewer may commence taking your application. The reason for this is to enable investors Bank to comply with this law in a manner, which provides our customers with the best possible service. At the bottom of this notice you will be asked to sign and acknowledge that you have read it and aware of your rights under this law. If you refuse to sign, the interviewer cannot proceed with the application.

1. It is the policy of investors Bank to comply with all applicable laws and regulations. Since you are about to request, in writing that we extend mortgage credit to you based on the information you are about to give, we want you to be aware of your rights under the equal Credit Opportunity Act of 1975, as amended.
2. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the bases of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract); because all or part of the applicants income derives from any public assistance program; or, because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.
3. The Federal agency that administers compliance with this law concerning our company is the : FDIC Consumer Response Center, 1100 Walnut Street, Box #11 Kansas City, MO 64106 (877) 275-3342.
4. Under this law there are three (3) classes of marital status, and they are:
 1. Unmarried, which includes anything, which is not remaining two (2) choices.
 2. Married.
 3. Separated.We are not concerned with any other category.
5. If you are under legal obligation to anyone to pay alimony, child support, or separate maintenance, we are required to document the amount of any such obligation, and its duration, by requesting written evidence.
6. If you wish to claim as income, the receipt of any income from sources other than your normal employment, you may do so. If such income is claimed and is to be evaluated in determining your eligibility for the requested credit, we will require written evidence of this income.
7. When we have a completely documented application file, we will render our decision. If it should become unfortunately necessary to make an adverse decision, you are entitled to be informed, in writing, of such decision within thirty (30) days of the decision.

I acknowledge that I have read the above statement/notice and am aware of investors Bank's policies concerning the above-mentioned portion of the Equal Credit Opportunity Act.

Borrower

Date

Co-borrower

Date



**BORROWER'S SIGNATURE AND AUTHORIZATION TO RELEASE
INFORMATION FORM**

1. I/We have applied for a consumer/home equity loan from investors Bank. As part of the application process, investors Bank may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I hereby authorized investors Bank to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application.
3. I further authorize investors Bank to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.
4. The information the lender obtains is only to be used in the processing of my application for a mortgage loan.
5. A copy of this authorization may be accepted as an original.

Borrower

Date

Co-borrower

Date



BORROWER'S CERTIFICATION OF USA PATRIOT ACT INFORMATION ON PROCEDURES FOR OPENING A NEW ACCOUNT

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a consumer/home equity loan from investors Bank. In applying for the loan, I/We completed a loan application containing various information on the purposes of the loan; the amount, employment, income information, assets, and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit pertinent information.
2. I/We understand and agree that investors Bank reserves the right to change the loan review process. This may include, but is not limited to verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

In accordance with Section 326 of the USA PATRIOT Act signed October 26, 2001, the Bank is required to obtain, verify and record information that identifies each person who opens an account or who has signing authority on an account. In some cases, identification will be requested for those individuals banking with the opening of the account.

What this means for you: When you open an account, we will ask you for your name, address, date of birth, tax identification number and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

Protection of our customer's information and identify is the Bank's pledge to you.

Borrower

Date

Co-borrower

Date