



investorsBank

Special Home Improvement 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 their latest 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.



investors Bank

Special Home Improvement Loans

Program Guidelines

This special loan program is available to low or moderate income homeowners of 1- to 4-family, owner occupied homes in specific counties of New Jersey, or on properties located in a low or moderate census tract within these counties*. The funds must be used for home improvements and the maximum loan amount is \$5,000. Terms are available up to 10 years.

We will obtain a written credit report on each applicant and a property check to confirm ownership. The applicant's history of credit use and the manner in which credit obligations have been paid will be considered. Should the loan be approved, a mortgage lien will be taken on the property as security for the loan.

All applications must be submitted on our form and signed by the applicant(s) indicating the funds will be used for home improvements.

No application fees or closing costs apply.

*Program available in Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, and Warren counties.

Corporate Office

101 JFK Parkway • Short Hills, NJ • 07078
855-iBank4U (422-6548) | myinvestorsbank.com



Corporate Office • 101 JFK Parkway, Short Hills, New Jersey 07078
 Phone: 888-ibank4U (422-6548) • Fax: 973-376-5357

Home Improvement Loan

- Individual Credit
 Joint Credit

Amount of Loan: \$ _____
 (Maximum \$5,000)

Term of Loan _____
 (Maximum 10 Years)

Describe improvements to be made: _____

Primary Applicant

Full Name	Social Security #	Date of Birth	Number of Dependents	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
Home Address	City State and Zip Code		Home Phone Number	
Name of Employer <input type="checkbox"/> Self Employed	Complete Address of Employer		Phone Number of Employer	Years There
Position	Gross Monthly Income	Other Income		
Source of Other Income (Alimony, Child Support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)				

Co-Applicant

Full Name	Social Security #	Date of Birth	Number of Dependents	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
Home Address	City State and Zip Code		Home Phone Number	
Name of Employer <input type="checkbox"/> Self Employed	Complete Address of Employer		Phone Number of Employer	Years There
Position	Gross Monthly Income	Other Income		
Source of Other Income (Alimony, Child Support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)				

Property Information and Debts

Complete Address of the Property		Is this your Primary Residence <input type="checkbox"/> Yes <input type="checkbox"/> No	Annual Real Estate Taxes	Annual Home Owners Insurance	Monthly Association dues
Current Mortgage Holder	Current Mortgage Balance	Date of original purchase	Monthly Mortgage Payment	Does your Payment Include Taxes? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does your Payment Include Insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No

List All Other Debts Be sure to include All debts, including other mortgages, home equity loans, credit cards, student loans a well as alimony, child support or court judgments

Name and address of bank/creditor	Type of account (credit card, car loan, etc.)	Current Balance	Monthly payment
1.		\$	\$
2.		\$	\$
3.		\$	\$
4.		\$	\$
5.		\$	\$
6.		\$	\$

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

Please read the following statement before signing.

I certify that proceeds from this loan will be used for home improvements. 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.

Signature of Applicant

Date

Signature of Co-Applicant

Date



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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

Request for Transcript of Tax Return

(Rev. January 2011)

OMB No. 1545-1872

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

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

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

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

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

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

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.



**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



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