

For All Loans:

- You must be at least 18 years of age
- Lending area for Northeast Bank is for the State of Maine and the State of New Hampshire
- You agree to provide additional relevant personal/business financial information

For real-estate secured lines/loans:

- You must own your home (real-estate secured loans/lines only)

Eligible properties include:

- Single family residences
- Two to four family residences
- Condominiums (subj. to approval)
- Seasonal homes/Second homes

The following types are not eligible:

- Investment properties
- Mobile homes on leased land

It is important that you have your information ready in order to speed the application process. Necessary information includes, but is not limited to: gross annual income, current assets and liabilities, mortgage/rent information, amount of homeowners insurances and property taxes.

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 identifying documents.

FAIR AND ACCURATE CREDIT TRANSACTIONS ACT

Pursuant to the requirements of Section 217 of the federal statute entitled the Fair and Accurate Credit Transactions Act of 2003, this is to give you notice that Northeast Bank (NEB) may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report