



Dear Customer,

Thank you for your interest in applying for a **Personal Secured Loan**.

Please use the following grid to assist you with gathering documentation to submit with your application. Certain applications might require additional information which will be requested upon receipt and review of your submission.

| Income Information   |   |
|--|---|
| <b>Salaried/Hourly</b>   | <ul style="list-style-type: none"> <li>• 2 most recent year's W-2s</li> <li>• Pay stubs covering most recent 30-day period</li> </ul>   |
| <b>Self-Employed</b><br><i>When you have a 25% or more ownership interest in a business.</i> | <ul style="list-style-type: none"> <li>• 2 most recent year's W-2s</li> <li>• Pay stubs covering most recent 30-day period</li> <li>• 2 year's signed/dated Personal Federal Tax Returns with all Schedules and Statements</li> <li>• <u>Schedule C Businesses</u> <ul style="list-style-type: none"> <li>○ Self-Prepared Profit and Loss</li> </ul> </li> <li>• <u>Schedule E Businesses</u> <ul style="list-style-type: none"> <li>○ 2 year's signed/dated Business Federal Tax Returns with all Schedules and Statements</li> <li>○ Profit and Loss, 3<sup>rd</sup> party or staff CPA prepared</li> </ul> </li> </ul> |
| <b>Commission</b>  | <ul style="list-style-type: none"> <li>• 2 most recent year's W-2s and pay stubs covering most recent 30-day period or Form 1099, whichever is applicable</li> <li>• 2 year's signed/dated Personal Federal Tax Returns with all Schedules and Statements</li> </ul>  |
| <b>Rental/Investment Property</b>  | <ul style="list-style-type: none"> <li>• 2 year's signed/dated Personal Federal Tax Returns with all Schedules and Statements</li> <li>• Most recent mortgage statement from lien holder, if applicable</li> </ul>  |
| <b>Retirement</b>  | <ul style="list-style-type: none"> <li>• Social Security Awards Letter</li> <li>• 401K/IRA/Pension Statement with Form 1099</li> </ul>  |

If you have any questions, please do not hesitate to contact the Consumer Loan Department at (908) 459-4121 or (973) 729-8333. You can also reach us via email at [consumer@firsthope.bank](mailto:consumer@firsthope.bank).

Thank you for considering First Hope Bank for all your financial needs.

Sincerely,

Stacy A. Fauerbach  
 Vice President  
 Residential Lending Credit Administrator  
 NMLS 1096650 | Company NMLS 460885

**Important Borrower Information:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal laws.

**Important:** Read these directions before completing this application. (Check the appropriate box)

- If you are applying for an **individual account** in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit request, complete all sections except the co-borrower sections.
- If you are applying for a **joint account** that you and another person will use, complete all sections, providing information about the co-borrower or user in the co-borrower sections. We intend to apply for joint credit: Borrower Initials \_\_\_\_\_ Co-Borrower Initials \_\_\_\_\_
- If you are applying for an individual account but are **relying on income from alimony, child support, or separate maintenance, or on the income or assets of another person** as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information about the person on whose alimony support or maintenance payments or income or assets you are relying, in the co-borrower sections.

|                     |   |      |                               |
|---------------------|---|------|-------------------------------|
| <b>Loan Request</b> | Amount Requested  | Term | Account Number for Auto Debit |
|                     | Type of Loan<br><input type="checkbox"/> Personal Secured Loan <input type="checkbox"/> Auto Loan <input type="checkbox"/> Overdraft Protection |      |                               |
|                     | Purpose of the Loan (What are you going to do with the money?)  |      |                               |

|                 |  |                      |            |               |                 |                            |                |                 |
|-----------------|--|----------------------|------------|---------------|-----------------|----------------------------|----------------|-----------------|
| <b>Borrower</b> | Last Name  |                      | First Name |               | Middle Initial  | Date of Birth (MM/DD/YYYY) |                | # of Dependents |
|                 | Present Address (if PO Box, MUST include street address)       |                      |            | City          | County          | State                      | Zip Code       | How long?       |
|                 | Previous Address (if PO Box, MUST include street address)      |                      |            | City          | County          | State                      | Zip Code       | How long?       |
|                 | Social Security No.  | Driver's License No. | State      | Date of Issue | Expiration Date | Mother's Maiden Name       | Marital Status |                 |
|                 | Home Phone No.   | Cell Phone No.       | Email      |               |                 | City/State born in         |                |                 |
|                 | Name & Address of close relative or friend not living with you |                      |            |               |                 | Phone number of reference  |                |                 |

|                            |                                     |  |                  |                  |          |                |                    |  |
|----------------------------|-------------------------------------|--|------------------|------------------|----------|----------------|--------------------|--|
| <b>Employment Borrower</b> | Name of Employer                    |  | Type of Business |                  | Position | Years Employed | Business Phone No. |  |
|                            | Address of Employer                 |  |                  | City             | County   | State          | Zip Code           | Self Employed?<br><input type="checkbox"/> YES <input type="checkbox"/> NO |
|                            | Name & Address of Previous Employer |  |                  | Type of Business | Position | Years Employed | Business Phone No. |  |

|                    |  |                      |            |               |                 |                            |                |                 |
|--------------------|--|----------------------|------------|---------------|-----------------|----------------------------|----------------|-----------------|
| <b>Co-Borrower</b> | Last Name  |                      | First Name |               | Middle Initial  | Date of Birth (MM/DD/YYYY) |                | # of Dependents |
|                    | Present Address (if PO Box, MUST include street address)       |                      |            | City          | County          | State                      | Zip Code       | How long?       |
|                    | Previous Address (if PO Box, MUST include street address)      |                      |            | City          | County          | State                      | Zip Code       | How long?       |
|                    | Social Security No.  | Driver's License No. | State      | Date of Issue | Expiration Date | Mother's Maiden Name       | Marital Status |                 |
|                    | Home Phone No.   | Cell Phone No.       | Email      |               |                 | City/State born in         |                |                 |
|                    | Name & Address of close relative or friend not living with you |                      |            |               |                 | Phone number of reference  |                |                 |

|                               |                                     |  |                  |                  |          |                |                    |  |
|-------------------------------|-------------------------------------|--|------------------|------------------|----------|----------------|--------------------|--|
| <b>Employment Co-Borrower</b> | Name of Employer                    |  | Type of Business |                  | Position | Years Employed | Business Phone No. |  |
|                               | Address of Employer                 |  |                  | City             | County   | State          | Zip Code           | Self Employed?<br><input type="checkbox"/> YES <input type="checkbox"/> NO |
|                               | Name & Address of Previous Employer |  |                  | Type of Business | Position | Years Employed | Business Phone No. |  |

| PLEASE INDICATE ALL INCOME FIGURES AS MONTHLY AMOUNTS |             |                      |  |               |                                |                      |
|---|-------------|----------------------|--|---------------|--------------------------------|----------------------|
| Income  |             | Gross Monthly Salary | Social Security/Pension/Disability (indicate source) | Rental Income | Other Income (indicate source) | Total Monthly Income |
|   | Borrower    | \$                   | \$   | \$            | \$                             | \$                   |
|   | Co-Borrower | \$                   | \$   | \$            | \$                             | \$                   |

| LIST LOANS AND INSTALLMENT DEBTS, INCLUDE BANK, AUTO, AND FINANCE COMPANY LOANS AND CREDIT, CHARGE CARD ACCOUNTS. |              |                  |                |                 |                 |                     |                      |
|---|--------------|------------------|----------------|-----------------|-----------------|---------------------|----------------------|
| Debts   | Type of Debt | To Whom Indebted | Account Number | Monthly Payment | Present Balance | Accounts to Pay-off | Accounts to Pay-down |
|   |              |                  |                |                 |                 |                     |                      |
|   |              |                  |                |                 |                 |                     |                      |
|   |              |                  |                |                 |                 |                     |                      |

If additional space is needed, check here  and attach additional sheet.

Have you or co-borrower ever transacted any business in any other name, or had any judgments, bankruptcies, attachments, garnishments or other legal proceedings against you?  YES  NO If yes, attach additional sheet stating name or names and full details pertaining to each name.

Are you or co-borrower a co-maker, endorser or guarantor on any loan or contract?  YES  NO If yes, to whom?

Are you obligated to pay alimony, child support, or separate maintenance?  YES  NO If yes, please list above or attach an additional sheet.

| LIST PRESENT BANK ACCOUNTS. |                       |                 |                |         |
|-----------------------------|-----------------------|-----------------|----------------|---------|
| Banking/Assets              | Your Bank(s)/Asset(s) | Type of Account | Account Number | Balance |
|                             |                       |                 |                |         |
|                             |                       |                 |                |         |
|                             |                       |                 |                |         |

| Housing Expenses | Property Address                       |   |  | <input type="checkbox"/> Own <input type="checkbox"/> Rent |
|------------------|--|---|--|--|
|                  | Mortgage Balance                       | Term                                      | Rate   | Monthly Rent   |
|                  | Monthly Principal and Interest Payment | Taxes                                     | Escrow? <input type="checkbox"/> YES <input type="checkbox"/> NO | Annual Insurance Premium                                   |
|                  | Association Dues                       | <input type="checkbox"/> Live with family |  |  |

| FOR AUTO LOANS ONLY   |                                 |      |       |                |         |  |     |
|---|---------------------------------|------|-------|----------------|---------|--|-----|
| Collateral  | Year                            | Make | Model | # of Cylinders | Mileage | 4 Wheel Drive  | VIN |
|   |                                 |      |       |                |         | <input type="checkbox"/> YES <input type="checkbox"/> NO |     |
|   | FOR PERSONAL SECURED LOANS ONLY |      |       |                |         |  |     |
| Description of other collateral (For example – certificate of deposit, savings account) |                                 |      |       | Account Number |         | Balance  |     |
|   |                                 |      |       |                |         |  |     |
| FOR OVERDRAFT PROTECTION LOANS ONLY   |                                 |      |       |                |         |  |     |
| Account Number to Protect   |                                 |      |       |                |         |  |     |

| TO BE COMPLETED BY FINANCIAL INSTITUTION |        |
|--|--------|
| Associate Taking Application             | Branch |
| Referring Party                          | Date   |

| PREFERRED METHOD OF CONTACT   |              |
|---|--------------|
| <input type="checkbox"/> Phone: <input type="checkbox"/> Home <input type="checkbox"/> Cell <input type="checkbox"/> Work <input type="checkbox"/> Email: | Time of Day: |





## **Consumer Installment Loan Disclosures**

### **USA Patriot Act Information Disclosure**

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 every customer.

What this means for you: When you apply for a loan, 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 Credit Reporting Act**

This notice is provided to you in accordance with § 601 et seq. of the Federal Fair Credit Reporting Act (FCRA). In connection with processing your loan application, we will request a consumer credit report on your credit standing, credit capacity, and creditworthiness from a Consumer Reporting Agency. If adverse action is taken on your loan application, we will advise you of the name, address, and telephone number of the Consumer Reporting Agency and you will have the right to obtain within 60 days of adverse action a free copy of the consumer credit report from the Consumer Reporting Agency. You also have the right to dispute the accuracy or completeness of any information in the credit report furnished by the Consumer Credit Reporting Agency.

### **New Jersey Right to Choose Own Attorney Disclosure**

This disclosure is provided to you pursuant to N.J. Rev. Stat. § 46:10A-6(b).

Your interests and the interests of the lender are or may be different and may conflict. The lender's attorney represents only the lender's interests and does not represent your interests. You are therefore advised to employ an attorney of your choice licensed to practice law in New Jersey to represent your interests.

**FACTS****WHAT DOES FIRST HOPE BANK, N.A.  
DO WITH YOUR PERSONAL INFORMATION?**

|              |  |
|--------------|--|
| <b>Why?</b>  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |
| <b>What?</b> | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and credit scores</li> <li>• income and account balances</li> <li>• payment history and credit history</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. |
| <b>How?</b>  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Hope Bank, N.A. chooses to share; and whether you can limit this sharing.   |

| Reasons we can share your personal information   | Does First Hope Bank, N.A. share? | Can you limit this sharing? |
|--|-----------------------------------|-----------------------------|
| <b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                               | No                          |
| <b>For our marketing purposes</b> —to offer our products and services to you   | No                                | We don't share              |
| <b>For joint marketing with other financial companies</b>  | Yes                               | No                          |
| <b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences   | No                                | We don't share              |
| <b>For our affiliates' everyday business purposes</b> —information about your creditworthiness   | No                                | We don't share              |
| <b>For our affiliates to market to you</b>   | No                                | We don't share              |
| <b>For nonaffiliates to market to you</b>  | No                                | We don't share              |

|                   |   |
|-------------------|---|
| <b>Questions?</b> | Call (908) 459-4121 or go to <a href="http://www.firsthope.bank">www.firsthope.bank</a> |
|-------------------|---|

**Who we are**

|                                      |   |
|--------------------------------------|---|
| <b>Who is providing this notice?</b> | First Hope Bank, N.A. means First Hope Bank, A National Banking Association and First Hope Mortgages, a division of First Hope Bank, N.A. |
|--------------------------------------|---|

**What we do**

|  |   |
|--|---|
| <b>How does First Hope Bank, N.A. protect my personal information?</b> | <p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>   |
| <b>How does First Hope Bank, N.A. collect my personal information?</b> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● open an account or deposit money</li> <li>● pay your bills or apply for a loan</li> <li>● use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>  |
| <b>Why can't I limit all sharing?</b>                                  | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |

**Definitions**

|                        |  |
|------------------------|--|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>First Hope Bank, N.A. does not share with our affiliates.</i></li> </ul>                              |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>First Hope Bank, N.A. does not share with nonaffiliates so they can market to you.</i></li> </ul> |
| <b>Joint marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>Our joint marketing partners include credit card companies.</i></li> </ul>       |

**Other important information**

|  |
|--|
| <p><b>For Alaska, Illinois, Maryland and North Dakota Customers.</b> We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For California Customers.</b> We will not share your personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p><b>For Massachusetts, Mississippi, and New Jersey Customers.</b> We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing - without your authorization.</p> |
|--|