



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

Please note that a Personal Secured Loan can be used for any allowable and legal personal, family, or household use with the exception of post-high school education.

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.

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

Consumer Loan Application

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.

Loan Request	Amount Requested	Term	Account Number for Auto Debit
	Type of Loan <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?)		

Borrower	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		

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

Co-Borrower	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		

Employment Co-Borrower	Name of Employer		Type of Business		Position	Years Employed	Business Phone No.	
	Address of Employer			City	County	State	Zip Code	Self Employed? <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 <input type="checkbox"/> 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?					<input type="checkbox"/> YES <input type="checkbox"/> 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?					<input type="checkbox"/> YES <input type="checkbox"/> NO	If yes, to whom?	
Are you obligated to pay alimony, child support, or separate maintenance?					<input type="checkbox"/> YES <input type="checkbox"/> 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	Other Rental Expenses
	Association Dues	<input type="checkbox"/> Live with family		

FOR AUTO LOANS ONLY							
Collateral	Year	Make	Model	# of Cylinders	Mileage	4 Wheel Drive <input type="checkbox"/> YES <input type="checkbox"/> NO	VIN
	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:

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 federal criminal offense to knowingly make any false statement or report, or to willfully overvalue any property for the purpose of influencing the bank to act on this application.

You authorize First Hope 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.

_____ Signature of Borrower	_____ Date	_____ Signature of Co-Borrower	_____ Date
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Date Received by Loan Dept _____ Received by _____ Branch _____ App Fee **P / W**



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.

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FACTS		WHAT DOES FIRST HOPE BANK, N.A. DO WITH YOUR PERSONAL INFORMATION?	
Why?	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.		
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">• Social Security number and credit scores• income and account balances• payment history and credit history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
How?	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?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes—to offer our products and services to you		No	We don't share
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences		No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness		No	We don't share
For our affiliates to market to you		No	We don't share
For nonaffiliates to market to you		No	We don't share
Questions?	Call (908) 459-4121 or go to www.firsthope.bank		

Who we are

Who is providing this notice?	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.
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What we do

How does First Hope Bank, N.A. protect my personal information?	<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>
How does First Hope Bank, N.A. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">● open an account or deposit money● pay your bills or apply for a loan● use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none">● sharing for affiliates' everyday business purposes – information about your creditworthiness● affiliates from using your information to market to you● sharing for nonaffiliates to market to you <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

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

Other important information

<p>For Alaska, Illinois, Maryland and North Dakota Customers. 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>For California Customers. 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>For Massachusetts, Mississippi, and New Jersey Customers. 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>
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