



Established 1911

Dear Customer,

Thank you for your interest in applying for a "Fixed Rate Home Equity" loan. When returning your completed application, please include the following:

- ❖ Two of your most recent pay stubs
If you are self-employed, substitute pay stubs with copies of your last two years' tax returns and a current profit and loss statement.
- ❖ Bank, retirement, or brokerage account statements showing six months' reserves to cover first and second mortgage payments, including property taxes.
- ❖ A copy of your Deed.
- ❖ A copy of your Title Insurance Policy.
- ❖ A copy of your homeowner's insurance policy which states the total insurance coverage for your home.
- ❖ A copy of a recent Survey
- ❖ \$60.00 (*non-refundable*) application fee (due upon your receipt of Disclosures)
- ❖ \$90.00 recording fee (due at time of closing)

If you have any questions, please feel free to contact me, or any of our Consumer Loan Representatives, at (973) 729-8333, Ext. 6025/3118.

Please note that when closing a Home Equity Loan, a three (3) day Right of Rescission period applies in most cases. This means that your loan will be funded three (3) business days after the loan is closed. An example would be if the loan closed on Monday, funds would be dispersed on Friday.

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

Very Truly Yours,

Andrew Antanaitis
Vice President
Consumer Loan Department

** Minimum loan amount \$10,000 - otherwise loan subject to an additional \$100 processing fee.

ADVERTISING TRACKING FORM

Would you please help us by telling us how you heard about First Hope Bank's Loan?

Newspaper

If so, do you remember which paper?

Advertiser News South
Observer Tribune
New Jersey Herald
North Warren News
Sparta Independent
Township Journal

Radio

If so, do you remember which station?

WSUS FM (102.3 FM)
WRNJ (1510 AM)

WHCY (106.3 FM)
WNNJ (103.7 FM)

Word of Mouth

A Mailing from First Hope Bank

In-Branch Display

First Hope Bank Associate

Billboard

Website

IMPORTANT APPLICANT 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 law.

TYPE OF ACCOUNT REQUESTED:

Check one to indicate the type of account you are requesting. Note: Married applicants may apply for separate accounts.

JOINT ACCOUNT - We intend to apply for joint credit (initials) _____

INDIVIDUAL ACCOUNT - Relying solely on my income and assets.

INDIVIDUAL ACCOUNT - Relying on my income and assets as well as income or assets of another.

Date _____

Fixed / Term _____ Monthly Bi-Weekly
Hope Line

Amount of Home Equity Requested: \$ _____

Purpose: _____

INFORMATION ABOUT APPLICANT

LAST NAME, FIRST NAME, MIDDLE INITIAL		MARITAL STATUS		DATE / CITY OF BIRTH				SOCIAL SECURITY NUMBER	
				Month	Day	Year	City		
HOME ADDRESS – NUMBER & STREET		HOME TELEPHONE #		DRIVER'S LICENSE #				ISSUE DATE	EXPIRATION DATE
CITY		TOWNSHIP		STATE	ZIP CODE	COUNTY		YEARS THERE	
PREVIOUS HOME ADDRESS (if less than 5 years at present address)								YEARS THERE	
FIRM NAME OR EMPLOYER (If self-employed two years tax returns required)				POSITION		ANNUAL SALARY		YEARS THERE	
						\$			
BUSINESS ADDRESS – NUMBER & STREET		CITY	STATE	ZIP CODE	TELEPHONE #		FAX NUMBER		
PREVIOUS EMPLOYER – NAME & ADDRESS						POSITION		YEARS THERE	
OTHER INCOME: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED FOR REPAYING THIS OBLIGATION.				ANNUAL AMOUNT		SOURCE			
				\$					
CHECKING ACCOUNT #	NAME AND LOCATION OF YOUR BANK / ASSOCIATION			SAVINGS ACCOUNT #	NAME AND LOCATION OF YOUR BANK / ASSOCIATION			BALANCE \$	
PREVIOUS LOANS WITH FIRST HOPE BANK			PRESENT LOANS WITH FIRST HOPE BANK						
PERSONAL AUTO	HOME IMPROVEMENT MORTGAGE	OTHER	PERSONAL #	AUTO #	HOME IMPROVE #	MORTGAGE #	OTHER #		
NAME & ADDRESS OF A CLOSE RELATIVE NOT LIVING WITH YOU				RELATIONSHIP	TELEPHONE #		MOTHER'S MAIDEN NAME		

INFORMATION ABOUT CO-APPLICANT

LAST NAME, FIRST NAME, MIDDLE INITIAL		MARITAL STATUS		DATE / CITY OF BIRTH				SOCIAL SECURITY NUMBER	
				Month	Day	Year	City		
HOME ADDRESS – NUMBER & STREET		HOME TELEPHONE #		DRIVER'S LICENSE #				ISSUE DATE	EXPIRATION DATE
CITY		TOWNSHIP		STATE	ZIP CODE	COUNTY		YEARS THERE	
PREVIOUS HOME ADDRESS (if less than 5 years at present address)								YEARS THERE	
FIRM NAME OR EMPLOYER (If self-employed two years tax returns required)				POSITION		ANNUAL SALARY		YEARS THERE	
						\$			
BUSINESS ADDRESS – NUMBER & STREET		CITY	STATE	ZIP CODE	TELEPHONE #		FAX NUMBER		
PREVIOUS EMPLOYER – NAME & ADDRESS						POSITION		YEARS THERE	
OTHER INCOME: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED FOR REPAYING THIS OBLIGATION.				ANNUAL AMOUNT		SOURCE			
				\$					
CHECKING ACCOUNT #	NAME AND LOCATION OF YOUR BANK / ASSOCIATION			SAVINGS ACCOUNT #	NAME AND LOCATION OF YOUR BANK / ASSOCIATION			BALANCE \$	
PREVIOUS LOANS WITH FIRST HOPE BANK			PRESENT LOANS WITH FIRST HOPE BANK						
PERSONAL AUTO	HOME IMPROVEMENT MORTGAGE	OTHER	PERSONAL #	AUTO #	HOME IMPROVE #	MORTGAGE #	OTHER #		
NAME & ADDRESS OF A CLOSE RELATIVE NOT LIVING WITH YOU				RELATIONSHIP	TELEPHONE #		MOTHER'S MAIDEN NAME		

PLEASE COMPLETE REVERSE SIDE IN DETAIL

FINANCIAL STATEMENT

(More detailed statements and schedules may be required)

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

LIST ALL ASSETS

TYPE OF ASSET	DESCRIPTION	VALUE
Home		\$
Auto		\$
Other Real Estate		\$
Other		\$
Other		\$

LIST ALL DEBTS – Includes alimony, child support, maintenance payments as well as co-borrower / guarantor obligations

TYPE OF DEBT	NAME AND ADDRESS OF CREDITOR	RATE (INDICATE FIXED OR VARIABLE)	ACCOUNT NUMBER	ORIGINAL AMOUNT OR AMOUNT OF CREDIT LIMIT	PRESENT BALANCE	MONTHLY PAYMENT
Mortgage						
Property Taxes						
Rent						
Have you ever transacted any business in any other name?		If yes, state name or names and full details				
Are you a co-maker, endorser, or guarantor on any loan or contract?		If yes, For whom?		To whom?		
Are there any unsatisfied judgments against you?		If yes, To whom?		Amount \$		
Have you been declared bankrupt in the last 10 years?		If yes, Where?		Date		

PROPERTY INFORMATION

ADDRESS – NUMBER AND STREET		CITY – TOWN	COUNTY	STATE	ZIP CODE
PRESENT MARKET VALUE	YEAR BUILT	PURCHASE PRICE	YEAR PURCHASED	PRINCIPAL RESIDENCE OF APPLICANT?	
LOT SIZE	TAX MAP BLOCK NUMBER	TAX MAP LOT NUMBER	NUMBER OF STORIES Single Family _____ Two Family _____ Condo _____ Other _____		
UTILITIES: City Water City Sewer Public Gas	SQUARE FOOT LIVING SPACE	NO. OF BEDROOMS	NO. OF ROOMS	NO. OF BATHROOMS	GARAGE: 1 Car 2 Car Attached
HOME INSURANCE AGENT	ADDRESS	TELEPHONE NUMBER		TITLE INSURANCE COMPANY	
<input type="checkbox"/> IF LOAN IS GRANTED, I/WWE AGREE TO: REQUEST INSURANCE COMPANY TO SEND CERTIFICATE OF INSURANCE TO THE BANK REFLECTING FIRST HOPE BANK AS LOSS PAYEE			<input type="checkbox"/> PLEASE PROVIDE COPIES OF THE FOLLOWING ITEMS WITH APPLICATION: 1. Copy of Home Insurance Coverage 3. Copy of Deed 2. Copy of Owner's Title Policy 4. Copy of Survey		

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. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, origin and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check below.

BORROWER	I do not wish to furnish this information			CO- BORROWER	I do not wish to furnish this information		
Ethnicity:	Hispanic or Latino	Not Hispanic or Latino		Ethnicity:	Hispanic or Latino	Not Hispanic or Latino	
Race:	American Indian or Alaskan Native	Asian	Black or African American	Race:	American Indian or Alaskan Native	Asian	Black or African American
	Native Hawaiian or Other Pacific Islander	White			Native Hawaiian or Other Pacific Islander	White	
Sex:	Female	Male		Sex:	Female	Male	

SIGNATURE(S)

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 and to answer questions about your credit experience with me. I agree to notify the bank in writing of any material change(s) in my financial condition.

Applicant's Signature _____ Date _____ Co-Applicant's Signature (Where Applicable) _____ Date _____

APPLICATION FEE RECEIVED

To Be Completed by Interviewer:
 This application was taken by: _____
 Interviewer

 First Hope Bank
 Name of Interviewer's Employer

face to face interview
 by mail
 by telephone
 by internet

 Interviewer's Phone Extension

SERVICING DISCLOSURE STATEMENT

First Hope Bank
220 Woodport Road
Sparta, NJ 07871

LENDER

BORROWER

DATE

LOAN NUMBER

PROPERTY ADDRESS

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

SERVICING TRANSFER INFORMATION

- We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

By signing below, I/we acknowledge receiving a copy of this disclosure.

APPLICANT

DATE

APPLICANT

DATE

APPLICANT

DATE

APPLICANT

DATE

SERVICING DISCLOSURE STATEMENT

First Hope Bank
220 Woodport Road
Sparta, NJ 07871

LENDER

BORROWER

DATE

LOAN NUMBER

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APPLICANT

DATE

APPLICANT

DATE

APPLICANT

DATE

APPLICANT

DATE

DISCLOSURE FOR THE RIGHT TO YOUR OWN ATTORNEY

That the interest of the borrower and lender are or may be different and may conflict, and that the lender's attorney represents only the lender and not the borrower and the borrower is, therefore, advised to employ an attorney of the borrower's choice licensed to practice law in the State to represent the interests of the borrower.

DISCLOSURE FOR YOUR RIGHT TO YOUR COPY OF THE APPRAISAL

You have the right to a copy of the appraisal report obtained in connection with your application for credit. You may be required to reimburse us for the cost of providing the appraisal report before you receive it. If you wish a copy, please write us at:

First Hope Bank
220 Woodport Road
Sparta, NJ 07871
Attention: Loan Department

We must hear from you no later than 90 days after you are notified by us about the action taken on your credit application or you withdraw your application.

NOTICE OF ACTION TAKEN REGARDING PRICING

The rate, term and amount of loan requested are subject to be adjusted by First Hope Bank based on information that we find contained in your credit report. Under the Fair and Accurate Credit Transactions Act (FACT Act), you have the right to know the information contained in your credit file at the consumer-reporting agency. You also have a right to a free copy of your report from the reporting agency, the agency we use is:

Trans Union
2 Baldwin Place
Crum Lynne, PA 19022
800-888-4213