



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> <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.com](mailto:consumer@firsthope.com).

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

Sincerely,

Michelle S. Miragliotta  
 Senior Vice President | Chief Credit Administrator  
 Commercial and Residential Lending  
 NMLS 649156 | 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.

<b>Loan Request</b>	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?)		

<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? <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? <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 <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:





**FACTS** **WHAT DOES FIRST HOPE BANK, NA 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?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Income
- Account balances
- Payment history
- Credit history
- Credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**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, NA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Hope Bank, NA 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>	No	We don't share
<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 nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 908-459-4121 or go to [www.firsthope.com](http://www.firsthope.com)

Who We Are	
<b>Who is providing this notice?</b>	First Hope Bank, NA means First Hope Bank, A National Banking Association and First Hope Mortgages, a division of First Hope Bank, NA.
What We Do	
<b>How does First Hope Bank, NA protect my personal information?</b>	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. 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.
<b>How does First Hope Bank, NA collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Deposit money</li> <li>● Pay your bills</li> <li>● Apply for a loan</li> <li>● Use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>First Hope Bank, NA has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>First Hope Bank, NA does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>● <i>First Hope Bank, NA doesn't jointly market.</i></li> </ul>
Other Important Information	
<p><b>For Alaska, Illinois, Maryland and North Dakota Customers.</b> We will not share personal information with nonaffiliates 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 personal information with nonaffiliates 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 nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For Vermont Members/Customers.</b></p> <ul style="list-style-type: none"> <li>● We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</li> <li>● Additional information concerning our privacy policies can be found at <a href="http://www.firsthope.com">www.firsthope.com</a> or call 908-459-4121.</li> </ul>	