

Section 4**COLLATERAL OFFERED**

Please check all that apply and provide further description below:

Business Assets: _____ Real Estate _____ Equipment _____ Certificates of Deposit _____ Other _____

Section 4A**REAL ESTATE COLLATERAL** Purchase of Real Property Refinance of Real Property Construction Loan

Address _____

Street

City _____

State _____

Zip Code _____

Property Description:

 Apartment Residential Office Bldg. Office/Professional Condo Mixed Use Retail
 Industrial Warehouse Self-Storage Shopping Center Hotel/Motel Land Ground Lease

Property Owners: _____

Date of Purchase: _____ Purchase Price: _____ Est. Market Value: _____

Lot Size: _____ Building Size: _____ Number of Units: _____

Lot#: _____ Block #: _____ Annual RE Taxes _____

Flood Zone: Y/N Any known environmental issues? If yes, attach Environmental Report or explanation.**Current Mortgage Information:**

Creditor	Original Amount / Current Balance	Payment Amount	Maturity date	Interest Rate	Prepayment Penalty?

Section 4B**OTHER COLLATERAL**Business Assets/Accounts Receivable: Total \$ _____ Valuation Date: _____

Please attach most current Aging Report)

Inventory: Total \$ _____ Valuation Date: _____Equipment: Description: _____ Value: _____
(attach list, if necessary)Other: Description : _____ Value: \$ _____Other: Description : _____ Value: \$ _____

Section 5**FINANCIAL QUESTIONS**

Does the borrower, or any guarantor, owe any taxes from prior years?	Yes	No
Is the borrower, or any guarantor an endorser, guarantor or co-maker for obligations not listed on its financial statement?	Yes	No
Is the borrower, or any guarantor, a party to any claim or lawsuit?	Yes	No
Are there any delinquent FICA or sales taxes?	Yes	No
Has the business, any of its principals, or any guarantor, ever declared bankruptcy?	Yes	No

If you answered yes to any of the questions above, please attach an explanation to this application

Section 6**FINANCIAL INFORMATION CHECKLIST**

<input type="checkbox"/>	Personal Financials	All principals, partners, sole-proprietors and guarantors must complete a current personal financial statement form. This form is attached and can be reproduced as necessary. Complete as indicated, using all pages for detail. Individuals should be sure to sign and date each form and any additional pages.
<input type="checkbox"/>	Personal Tax Returns	All principals, partners, sole proprietors and guarantors must submit signed copies of their last three (3) years tax returns, including any supporting schedules, and K-1's if applicable.
<input type="checkbox"/>	Business Financial Statements	Three (3) years. Each fiscal year-end statement should be prepared by an independent public accountant (Preferably a CPA) and signed and dated by the principal owners or Chief Financial Officer of the business entity. <i>If no statements prepared, submit only business tax returns.</i>
<input type="checkbox"/>	Business Tax Returns	Three (3) years. Tax Returns are to be signed and dated by the appropriate officer of the company
<input type="checkbox"/>	Rent Roll/Leases/Expenses	For an income-producing property, provide copies of current rent roll and all current leases, as well as expense statements
<input type="checkbox"/>	Documentation	If applicable, provide a copy of any Contracts of Sale, or Purchase Agreements
<input type="checkbox"/>	Bank/Business References	Attach company name, telephone number and contact information for three major trade suppliers, business or bank references
<input type="checkbox"/>	Business Ownership	Attach a copy of any filed trade name registrations, formation documentation and operating agreements, as applicable

Section 7**DISCLOSURES****Right to Request Specific Reason for Denial:**

If your application for credit is denied you have the right to a written statement of the specific reasons for the denial. To obtain this statement, please contact the Commercial Lending Department, 68 West Main Street, Freehold, N.J. 07728 within 60 days from the date you are notified of our decision. We will send you a statement of reasons for denial within 30 days of receiving your request for the statement.

Equal Credit Opportunity Act Notice:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Comptroller of the Currency, 1301 McKinney Street, Houston, TX 77010.

Right to Receive a Copy of Appraisal Report:

If your application for credit is to be secured by a one-to-four family dwelling, we may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own expense.

Notice of Incompleteness:

The requested information must be received within 30 days of the date of submission of this application. If we do not receive all the items by this date, we will be unable to give further consideration to your loan request. Please contact us if there are any questions.

Important Information about Procedures for Opening a New Account:

To help the government fight the funding of terrorism and money laundering activities, Federal law request 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 you for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents. This application will be the Bank's property whether or not credit is granted and no information or financial information will be returned to the applicant.

Section 8 CERTIFICATION, AUTHORIZATION, SIGNATURE

The undersigned certifies that the statements made on the application and the other information provided in connection with this application are true and complete. The undersigned agrees to promptly notify the Bank of any material changes to this information. The Bank is authorized to make all inquiries it deems necessary to verify accuracy and determine the undersigned's creditworthiness, and to share any information provided to the Bank with any Bank affiliate. The undersigned authorizes any person or consumer reporting agency to give the Bank any information it may have on the undersigned, and authorizes the Bank to ask any questions about its credit experience with the undersigned.

The Bank is authorized to make any inquiries of applicant's accountant directly and obtain any information it feels necessary in processing this application.

The applicant understands that all fees, including commitment and documentation fees and annual credit review fees are non-refundable. In addition, once the commitment has been issued the applicant will pay all expenses, including, but not limited to, documentation fees, mortgage taxes, insurance premiums, recording and filing fees, appraisal fees, etc.

<i>Signature</i>	
<i>Title</i>	<i>Date</i>
<i>Signature</i>	
<i>Title</i>	<i>Date</i>

(FOR RESIDENTIAL PROPERTIES to INDIVIDUALS ONLY)**Demographic Information of Applicant(s)**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant: _____

Co-Applicant: _____

Ethnicity – Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – Print origin: _____

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

- Not Hispanic or Latino
 I do not wish to provide this information

Race – Check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe: _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian - Print race: _____
 Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – Print race: _____

Examples: *Fijian, Tongan, etc.*

- White
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Ethnicity - Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – Print origin: _____

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

- Not Hispanic or Latino
 I do not wish to provide this information

Race – Check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe: _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian- Print Race: _____
 Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – Print race: _____

Examples: *Fijian, Tongan, etc.*

- White
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant(s) collected on the basis of visual observation or surname?
 Was the race of the applicant(s) collected on the basis of visual observation or surname?
 Was the sex of the applicant(s) collected on the basis of visual observation or surname?

Applicant

No Yes
 No Yes
 No Yes

Co-Applicant

No Yes
 No Yes
 No Yes

The Demographic Information of the Applicant(s) was provided through:

Applicant: Face-to-Face Telephone Fax or Mail Email or Internet
Co-Applicant: Face-to-Face Telephone Fax or Mail Email or Internet