

Boiling Springs Savings Bank

**25 Orient Way
Rutherford, New Jersey 07070
(201) 507-3200**

COMMERCIAL LOAN APPLICATION PACKAGE

This instruction sheet is designed to assist you in submitting a completed loan package, which will enable us to respond to your application as quickly and efficiently as possible. Please submit all relevant documentation from the following list. Your cooperation in this matter will be appreciated. **YOUR RATE WILL BE LOCKED FOR A PERIOD OF 90 DAYS FROM RECEIPT OF A COMPLETED APPLICATION.**

- (1) **Complete and sign** the application in both areas indicated. *******IF YOU CHOOSE TO FURNISH THE INFORMATION REQUESTED IN SECTION 10 (GOVERNMENT MONITORING), PLEASE COMPLETE ALL AREAS – (ETHNICITY/RACE/SEX)*******
- (2) **Information Sheet.**
- (3) Complete Environmental Questionnaire (**Depending on property type and loan amount, an environmental report may be required**)
- (4) Copy of the fully executed **Contract of Sale** if your transaction is a purchase.
- (5) Copies of your **most recent two years W-2's** and the **two** most recent **pay stubs** from your present employer.
- (6) Copies of your **most recent two years Tax Returns (including all schedules and original ink signatures)** – **If you filed for extension for the current tax period, please provide a signed copy of your extension, a Year-End Profit and Loss Statement, along with a completed Interim Cash Flow Statement (attached).**
- (7) Signed copies of your **most recent two years Corporate or Partnership returns** (if applicable)
- (8) **Current year to date** Profit and Loss Statement for all businesses.
- (9) Income and Expense Statement on the subject property.
- (10) Provide evidence of **all** material assets listed in your application.
- (11) Copies of **all leases** or other evidence substantiating rental income on the subject property.
- (12) A copy of an acceptable form of identification (i.e. Driver's license, State issued identification card, United States Passport).

In accordance with the USA Patriot Act, the Bank is required to obtain a secondary form of acceptable identification from each borrower. Examples of such identification are, but not limited to, utility bills, property tax bill, and current bank statements showing current address or a photo employee I.D. card.

OMISSIONS ON YOUR APPLICATION AND/OR THE ACCOMPANYING DOCUMENTS WILL RESULT IN A DELAY IN THE PROCESSING TIME AND MAY RESULT IN THE RETURN OF YOUR APPLICATION. APPRAISAL FEES WILL VARY DEPENDING UPON PROPERTY TYPE. PLEASE CHECK WITH A LOAN REPRESENTATIVE FOR A QUOTE.

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E-Sign Agreement Disclosure and Consent

This **Boiling Springs Savings Bank** E-Sign Disclosure ("Disclosure") applies to the loan that you have requested. The words "we," "us," and "our" means **Boiling Springs Savings Bank** loan and the words "you" and "your" means you, the individual(s) who have applied for the loan.

As used in this Disclosure, "Communication" means any authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

The Scope of Communications to Be Provided in Electronic Form

When you select "I agree to the terms" with respect to the loan, you agree that we may provide you with any Communications relating to that Account in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications and transactions includes, but is not limited to:

- Initial disclosures or agreements for your loan
- Notices or disclosures about a change in the terms of your loan
- Appraisals

Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided via e-mail at the e-mail address you specify on this disclosure.

Confirmation

By electing to have records provide to you in electronic form, you agree to confirm your ability to access the information. When we notify you of any system change, you must reconfirm your consent according to the instructions provide at the time, or withdraw your consent, in the manner set forth below.

How to Withdraw Consent

You may withdraw your consent to receive Communications in electronic form by contacting us at 201-507-3200. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting us at 201-507-3200.

Hardware and Software Requirements

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- E-mail Address;
- Internet browser Internet Explorer;
- Adobe Acrobat Reader 8.0 or higher;
- An e-mail account with Internet service provider and e-mail software in order to participate in our electronic Communications programs;
- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, communications received in electronic form from us via a plain text-formatted e-mail.

Requesting Paper Copies

We will not send you a paper copy of any Communication from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made no later than seven years after we first provided the electronic communication to you. To request a paper copy, contact us by telephone at 201-507-3200. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

Communications in Writing

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of your Early Disclosures, this Disclosure, your initial authorization to receive e-mail disclosures, any changes to that authorization, and any other Communication that is important to you.

Federal Law

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

Yes, I agree to receiving disclosures via e-mail.

_____ Date _____

_____ Date _____

E-Mail Address _____

The above **E-Sign Agreement Disclosure and Consent** has been accepted by the undersigned as representative of **Boiling Springs Savings Bank** as of this date.

_____ Date _____



IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 each person who opens an account.

What this means for you: When you open an account, 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.

Privacy Policy

At Boiling Springs Savings Bank we are committed to servicing the needs of our customers and we want you to understand how we protect your privacy when we collect and use information about you and how we safeguard that information.

FACTS	WHAT DOES BOILING SPRINGS SAVINGS BANK 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: <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • credit history and credit scores When you are <i>no longer</i> 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 Boiling Springs Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BSSB 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	YES	NO
For joint marketing with other financial companies	NO	WE DON'T SHARE
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 affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions? Call (201)939-5000 or go to www.bssbank.com.

What we do

How does Boiling Springs Savings Bank protect my personal information?	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.
How does Boiling Springs Savings Bank 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 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.</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>Boiling Springs Savings Bank has no 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>Boiling Springs Savings Bank 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>Boiling Springs Savings Bank doesn't jointly market.</i>

COMMERCIAL MORTGAGE LOAN APPLICATION ADDENDUM

Applicant: _____
Subject Loan Request: _____

Investment Properties						NET WORTH			CASH FLOW				
Property Address	Title Held By	Property Type	Owner Occupied	% Owned	Lender	Market Value	Loan Bal.	Net Equity	Annual Income	Annual Expense	Net Income	Annual Prin.+Int Pay't	Net Cash
TOTAL													

Development Projects													
Property Address	Title Held By	Property Type	% Owned	Lender	Market Value	Loan Bal.	Net Equity	Annual Income	Annual Expense	Net Income	Annual Prin.+Int Pay't	Net Cash	
TOTAL													

Business Operations													
Company Name	Business Type			% Owned	Lender	Market Value	Loan Bal.	Net Equity	Annual Income	Annual Expense	Net Income	Annual Prin.+Int Pay't	Net Cash
TOTAL													

Personal Home & Income													
Property Address	Title Held By	Property Type	% Owned	Lender	Market Value	Loan Bal.	Net Equity	Annual Income	Annual Expense	Net Income	Annual Prin.+Int Pay't	Net Cash	
TOTAL													

GRAND TOTAL													
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Notes:

Prepared by: _____ **Date:** _____
Signature: _____

Eikon Planning and Design, LLC

Job # _____

Environmental Site Assessment Questionnaire
To Be Completed By Site Owner / Operator
Please Fax Completed Questionnaire To (908) 813-8360

All questions must be answered in detail to the best of your knowledge. Please do not leave any spaces blank. If additional space is needed, kindly attach separate sheets of paper.

1. Your Name: _____ Your Title: _____

2. Your Firm: _____

3. How is your firm associated with the subject site (i.e., owner, tenant, management firm, etc.)?: _____

If not you, who manages the property (name, company and contact number/email)?: _____

4. How long have you been associated with the site? _____ Length of your firm' association: _____

5. Name of Property: _____ Property Address: _____

Block: _____ Lot: _____ County: _____ Nearest Cross Street: _____

6. Detail all reported and unreported onsite and adjacent offsite spills or discharges of hazardous substances or solid waste.

7. List all historic or current environmental liens on the property (if any). _____

8. List all historic or current environmental permits.

1. _____

2. _____

3. _____

4. _____

9. List all prior or current environmental documents or reports you have or know about relating to the subject site (whether you have possession of the document or not).

1. _____

2. _____

3. _____

4. _____

Eikon Planning and Design, LLC

Job # _____

Environmental Site Assessment Questionnaire
To Be Completed By Site Owner / Operator
Please Fax Completed Questionnaire To (908) 813-8360

10. Provide a detailed list of prior usages of the site and list prior buildings on the site (back to original site development, or state how far back you have site-specific knowledge [i.e., the specific year]).

11. When were the current structure(s) onsite constructed? (list dates for each structure).

12. List information on current and past uses of adjoining properties?

<u>Current Use</u>	<u>Past Use (put estimated date[s])</u>
N - _____	N - _____
S - _____	S - _____
E - _____	E - _____
W - _____	W - _____

13. Do you have access to any of the following site layout documents, site surveys, tax maps and/or architectural drawings?

A. Site Outbound Survey	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Year	_____
B. Appraisal	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Year	_____
C. Tax Map	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Year	_____
D. Building Architectural Drawings	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Year	_____
E. Other _____	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Year	_____

If yes, list the specific documents to which you have access and forward copies of same to our office:

A) _____	D) _____
B) _____	E) _____
C) _____	

Eikon Planning and Design, LLC

Job # _____

Environmental Site Assessment Questionnaire
To Be Completed By Site Owner / Operator
Please Fax Completed Questionnaire To (908) 813-8360

14. Provide detailed information on each and every present & former underground storage tank (UST) onsite. Attach additional sheets, if necessary.

UST 1 type/size: _____	In use? Yes <input type="checkbox"/> No <input type="checkbox"/>	Details: _____
UST 2 type/size: _____	In use? Yes <input type="checkbox"/> No <input type="checkbox"/>	Details: _____
UST 3 type/size: _____	In use? Yes <input type="checkbox"/> No <input type="checkbox"/>	Details: _____
UST 4 type/size: _____	In use? Yes <input type="checkbox"/> No <input type="checkbox"/>	Details: _____
UST 5 type/size: _____	In use? Yes <input type="checkbox"/> No <input type="checkbox"/>	Details: _____

15. Provide the following information for water source(s). Is there a water well onsite? Yes No

A) Water company name: _____ Initial city water hook-up date: _____

B) If a well, date installed: _____ Depth: _____ Use: _____

Is Well Active or Inactive/Details on Construction: _____

C) List all other present/former wells of all types (monitoring, industrial, irrigation, etc.): _____

16. Provide detailed information pertaining to historical heating fuel sources for the site (itemize fuel sources back as far as you know, such as oil, natural gas, propane, electric). If different portions are heated differently, please provide details.

If natural gas service, please provide your Meter No. _____

From (Date) _____ To (Date) _____ Source: _____

From (Date) _____ To (Date) _____ Source: _____

From (Date) _____ To (Date) _____ Source: _____

Eikon Planning and Design, LLC

Job # _____

Environmental Site Assessment Questionnaire

To Be Completed By Site Owner / Operator

Please Fax Completed Questionnaire To (908) 813-8360

17. Provide detailed information pertaining to sanitary sewage / process waste disposal (e.g., onsite septic, drywells, municipal sanitary sewer tie-in).

A) Sewer company name: _____ Orig. bldg. sanitary sewer tie-in date: _____

B) Septic systems onsite: Yes No No. of systems onsite: _____ Abandonment date(s) _____

C) Describe locations of all septics and drywells: _____

18. Provide detailed information (i.e., Case Nos., closure dates) pertaining to current or former Industrial Site Recovery Act (ISRA) applicability (NJ sites only) or filings regarding current or historical operations at the site.

Total # of filings or applications? _____

A) ISRA Filing No. _____ Date Opened _____ Date Closed _____

B) ISRA Filing No. _____ Date Opened _____ Date Closed _____

List any documents you have in your files regarding this issue. _____

19. Provide detailed information on past Spill Act violations onsite (NJ sites only). Total No. of violations: _____

A) Violation No. _____ Details: _____

B) Violation No. _____ Details: _____

List any documents you have in your files regarding this issue. _____

20. Provide a detailed description of current operations and itemize the hazardous substances used and hazardous wastes generated (if only common "janitorial" type chemicals in tabletop quantities are used to completion onsite – state "janitorial only").

A) _____

B) _____

C) _____

D) _____

E) _____

Environmental Site Assessment Questionnaire
To Be Completed By Site Owner / Operator
Please Fax Completed Questionnaire To (908) 813-8360

21. Provide detailed information on current and historic tenants / subleases onsite (attach separate sheet, if necessary).

Current Operators, Dates & Activities Onsite

- A) _____
- B) _____
- C) _____
- D) _____
- E) _____

Former Operators, Dates & Activities Onsite

- A) _____
- B) _____
- C) _____
- D) _____
- E) _____

22. Any prior wetland studies onsite? Yes No

If so, details _____

23. Any prior stream encroachments studies onsite? Yes No

If so, details _____

24. Any prior lead based paint studies onsite? Yes No

If so, details _____

25. Any prior asbestos studies onsite? Yes No

If so, details _____

26. Any prior mold studies onsite? Yes No

If so, details _____

27. Any evidence of historic filling or fill onsite? Yes No

If so, details _____

Eikon Planning and Design, LLC

Job # _____

Environmental Site Assessment Questionnaire
To Be Completed By Site Owner / Operator
Please Fax Completed Questionnaire To (908) 813-8360

28. Do you have an environmental consultant you use? _____

If so, please provide name/address/email _____

29. Do you have an environmental attorney you use? _____

If so, please provide name/address/email _____

Signature Title Date

Print Name

INFORMATION SHEET

CLOSING ATTORNEY/TITLE AGENT:

Name: _____

Address: _____

Telephone No.: _____ **Fax No.:** _____

E-Mail: _____

APPRAISAL CONTACT:

Name: _____

Telephone No.: _____ **Fax No.:** _____

E-Mail: _____

ESTIMATED CLOSING DATE: _____ FROM SALES CONTRACT

BORROWER INFORMATION:

MOTHER'S MAIDEN NAME: _____ (for ID purposes)

CELL PHONE NUMBER: _____

E-MAIL ADDRESS: _____

CO-BORROWER INFORMATION:

MOTHER'S MAIDEN NAME: _____ (for ID purposes)

CELL PHONE NUMBER: _____

E-MAIL ADDRESS: _____

NAME OF CORPORATION, PARTNERSHIP, LLC TO HOLD TITLE:

Name of Entity: _____ **Tax Identification #** _____

Please provide alternate mailing address for all correspondence, if applicable:

HOW DID YOU HEAR ABOUT US?

Direct mail _____ Customer Referral _____ Walk-in _____ Lobby Sign _____ Broker _____

Employee Referral _____ Statement Stuffer _____ Newspaper (Name) _____ Other _____

APPLICANT's Signature _____ **DATE** _____

CO-APPLICANT's Signature _____ **DATE** _____

Borrower				III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)							
Social Security Number	Home Phone (incl. Area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. Area code)	DOB (mm/dd/yyyy)	Yrs. School				
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no. ages					
Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	__No. Yrs.		Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	__No. Yrs.	
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address							

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	__No. Yrs.		Former Address (street, city, state, ZIP)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	__No. Yrs.	
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Borrower		IV. EMPLOYMENT INFORMATION				Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job		Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	
		Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	
		Monthly Income \$				Monthly Income \$	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	
		Monthly Income \$				Monthly Income \$	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/ Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description		LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			
<i>List checking and savings accounts below</i>		Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$

VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union					
		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union					
		Acct. no.			
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$	
Name and address of Bank, S&L, or Credit Union					
		Acct. no.			
Stocks & Bonds (Company name/number & description)	\$				
		Acct. no.			
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$	
Face amount: \$					
		Acct. no.			
Subtotal Liquid Assets	\$	Acct. no.			
Real estate owned (enter market value from schedule of real estate owned)	\$	Alimony/Child Support/Separate Maintenance Payments Owned to:	\$	\$	
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$	Job-Related Expense (child care, union dues, etc.)	\$		
Automobiles owned (make and year)	\$				
Other Assets (itemize)	\$				
		Total Monthly Payments		\$	
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.	\$

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower		Co-Borrower	
b. Alterations, improvements, repairs				Yes	No	Yes	No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan of which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
h. Discount (if Borrower will pay)		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
i. Total costs (add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

VII. DETAILS OF TRANSACTION (cont'd)		VIII. DECLARATIONS (cont'd)				
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		-----				
		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		If "Yes," complete question m below.				
n. PMI, MIP, Funding Fee financed		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?	___	___	___	___
p. Cash from/to Borrower (subtract j, k, l & o from i)		(2) How did you hold title to the home— by yourself (S), jointly with your spouse or jointly with another person (O)?	___	___	___	___

ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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X. 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. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator

This information was provided:

- In a face-to-face interview
- In a telephone interview
- By the applicant and submitted by fax or mail
- By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature		Date
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name Boiling Springs Savings Bank	Loan Origination Company Identifier 710383	Loan Origination Company's Address 25 Orient Way Rutherford, NJ 07070

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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