



2121 U.S. Highway 22 West, P.O. Box 2121, Bound Brook, NJ 08805
732-560-4800 FAX 560-4881

Now that you have printed out the Somerset Savings Bank application for a **Fixed Rate Mortgage**, just follow the steps outlined below to forward us the information we need to start working on your mortgage:

- Follow the **Fixed Rate Required Document Checklist** attached.
- On the **Fixed Rate Required Document Checklist** form, check the appropriate box to advise Somerset Savings Bank whether you would like to Lock or Float your interest rate. (If you would like to lock the rate for 120 days, forward a check to Somerset Savings Bank in the amount of 0.25% of the requested loan amount together with the application fee)
- Attach copies of documents listed on the Fixed Rate Document Checklist that will assist Somerset Savings Bank in the processing of your loan application.
- In addition include the following documents that have been completed, signed and dated: Fixed Rate Document Checklist, Application, Authorization to Release Financial Information, Identification Form, Source of Funds Certification and Property Information Form.

You can drop your completed application off at any of the following Locations.

Loan Division

Bridgewater Office	2121 Route #22 West	732-560-4800
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Branch Locations

Bound Brook Office	220 West Union Avenue	732-560-1700
Flemington Office	141 Broad Street	908-782-4737
Manville Office	41 South Main Street	908-722-0265
Middlesex Office	1305 Bound Brook Road	732-356-2431
Raritan Office	802 Somerset Street	908-725-1957
Somerville Office	64 West End Avenue	908-725-1957
Whitehouse Office	410 Route 22 West	908-534-4167

Or, you may mail it to us at:

Somerset Savings Bank
PO Box 2121
Bound Brook, NJ 08805

Feel free to call us with any questions Monday – Friday at the Loan Division from 8:30am to 4:30pm or if you need to speak with us in the evening, over the weekend or on a holiday call Al Tobia at 973-714-2281



SLA
 2121 U.S. Highway 22 West, P.O. Box 2121, Bound Brook, NJ 08805
 732-560-4800 FAX 560-4881

FIXED RATE REQUIRED DOCUMENT CHECKLIST

Attached To Follow

- | | | |
|--------------------------|--------------------------|--|
| REQUIRED | <input type="checkbox"/> | Application Completed, Signed, Dated |
| REQUIRED | <input type="checkbox"/> | Authorization to Release Financial Information Signed, Dated |
| REQUIRED | <input type="checkbox"/> | Identification Form Completed, Signed, Dated |
| REQUIRED | <input type="checkbox"/> | Source of Funds Certification Completed, Signed, Dated |
| REQUIRED | <input type="checkbox"/> | Property Information Form Completed, Signed, Dated |
| <input type="checkbox"/> | <input type="checkbox"/> | Sales Contract (Purchase Only) Fully Executed, Subject Property |
| <input type="checkbox"/> | <input type="checkbox"/> | Sales Contract (Purchase Only) Sale of Current Home, If Applicable |
| <input type="checkbox"/> | <input type="checkbox"/> | Pay Stubs (copies) last 2 Pay Periods showing YTD Earnings |
| <input type="checkbox"/> | <input type="checkbox"/> | W-2's (copies) Most Recent 2 Years, Legible Copies |
| <input type="checkbox"/> | <input type="checkbox"/> | Tax Return Copies (Self employed borrowers) Most Recent 2 Years signed |
| <input type="checkbox"/> | <input type="checkbox"/> | Bank Statements (copies) Most Recent 3 Months |
| <input type="checkbox"/> | <input type="checkbox"/> | Divorce Decree/Property Settlement Agreement if applicable |
| <input type="checkbox"/> | <input type="checkbox"/> | Alimony/Child Support 6 Months Evidence Paid/Received if Applicable |
| <input type="checkbox"/> | <input type="checkbox"/> | Verification of Funds Available from Donor (copy) |
| <input type="checkbox"/> | <input type="checkbox"/> | Transfer of Gift Funds Evidence of Transfer to Applicant's Account, If Applicable |
| <input type="checkbox"/> | <input type="checkbox"/> | Leases Signed Copies, If Applicable |
| <input type="checkbox"/> | <input type="checkbox"/> | Rental History Cancelled Checks for Past 6 Months, if Applicable |
| <input type="checkbox"/> | <input type="checkbox"/> | Social Security/Pension Copies of Award Letter, If Applicable |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of Recorded Deed (Refinance only) Subject Property |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of Most Recent Tax Bill (Refinance Only) |

Interest Rate

Lock **Float**

- 90 Days
- 120 Days

I wish to Lock or Float (check one) my interest rate when my completed application and application fee are received by Somerset Savings Bank. (120 day rate lock has a fee of 0.25% of the loan amount due with application)

 Borrower

 Borrower

 Borrower

 Borrower

 Realtor Name, If Applicable

 Realtor Telephone and Fax Number

 Realtor Address

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower	Co-Borrower	I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain): Agency Case Number
		Lender Case Number	

Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):
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II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built

Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
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Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		

III. BORROWER INFORMATION

Borrower	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"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <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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IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower
Name & Address of Employer	
<input type="checkbox"/> Self Employed Yrs. on this job	
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:

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
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		
Description			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.		
Cash deposit toward purchase held by:		\$			
<i>List checking and savings accounts below</i>					
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$ Unpaid Balance
Acct. no.	\$				
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$				
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$				

VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/ number & description)		Name and address of Company		\$ Payment/Months	\$
		Acct. no.			
Life insurance net cash value		Name and address of Company		\$ Payment/Months	\$
Face amount: \$					
Subtotal Liquid Assets					
Real estate owned (enter market value from schedule of real estate owned)					
Vested interest in retirement fund					
Net worth of business(es) owned (attach financial statement)		Acct. no.			
Automobiles owned (make and year)		Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
Other Assets (itemize)		Job-Related Expense (child care, union dues, etc.)		\$	
		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. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan 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.)	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)						
i. Total costs (add items a through h)						

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
j.	Subordinate financing					
k.	Borrower's closing costs paid by Seller	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i.	Other Credits (explain)	h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)	-----				
n.	PMI, MIP, Funding Fee financed	j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o.	Loan amount (add m & n)	k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p.	Cash from/to Borrower (subtract j, k, l & o from i)	l. Do you intend to occupy the property as your primary residence? If Yes, complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home— by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IX. ACKNOWLEDGEMENT 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 herein 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"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <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 X	Date
Loan Originator's Name (print or type)	Loan Originator Identifier
	Loan Originator's Phone Number (including area code) 732-560-4800
Loan Origination Company's Name Somerset Savings Bank, SLA	Loan Origination Company Identifier 509866
	Loan Origination Company's Address 2121 Route #22 West Bound Brook, NJ 08805

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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SLA _____
2121 U.S. Highway 22 West, P.O. Box 2121, Bound Brook, NJ 08805
732-560-4800 FAX 560-4881

AUTHORIZATION TO RELEASE FINANCIAL INFORMATION

RE: Borrower: _____

Co-Borrower: _____

Present Address: _____

TO WHOM IT MAY CONCERN:

The undersigned have applied to Somerset Savings Bank, SLA for a mortgage loan.

In connection with that application, Somerset Savings Bank may verify bank deposits, outstanding loans, credit information, salaries and other financial information which may be pertinent to the application.

Kindly consider this form or a photocopy of this form as your authorization to release the information requested by Somerset Savings Bank.

Date: _____

Borrower

Co-Borrower



SLA _____
 2121 U.S. Highway 22 West, P.O. Box 2121, Bound Brook, NJ 08805
 732-560-4800 FAX 560-4881

Dear Applicant(s):

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.

In the chart below, please indicate the type of identification you are providing and the additional information requested (Issue Date, Expiration Date and State of Issuance).

IDENTIFICATION

_____	_____	_____	_____	_____
APPLICANT NAME	ID#	ISSUE	EXPIRATION	STATE OF
(please print)		DATE	DATE	ISSUANCE

Mother's Maiden Name: _____ *Phone # _____ Email: _____

ID TYPE: Current Driver's License Current Passport w/ Photograph State/Federal ID Card (Non Drivers) Alien Registration Card (Green Card)

CHECK ALL THAT APPLY: MARRIED UNMARRIED SEPERATED PARTNER IN A CIVIL UNION

_____	_____	_____	_____	_____
CO-APPLICANT NAME	ID#	ISSUE	EXPIRATION	STATE OF
(please print)		DATE	DATE	ISSUANCE

Mother's Maiden Name: _____ *Phone # _____ Email: _____

ID TYPE: Current Driver's License Current Passport w/ Photograph State/Federal ID Card (Non Drivers) Alien Registration Card (Green Card)

CHECK ALL THAT APPLY: MARRIED UNMARRIED SEPERATED PARTNER IN A CIVIL UNION

I certify the above information to be true and correct.

_____	_____	_____	_____
Applicant	Date	Co-Applicant	Date

SOMERSET SAVINGS BANK, SLA

PROPERTY INFORMATION FORM

The following information should be as accurate as possible to expedite your loan request.

1. Applicant Name(s): _____ Phone: _____
2. Seller Name(s): _____ Phone: _____
3. To obtain admission to property:
Contact Name: _____ Phone: _____

PROPERTY DATA

1. Subject Property Address: _____
2. Mailing Address: _____
3. Lot # _____ Block # _____ Lot Size: _____ x _____
4. Sales Price: \$ _____ Year Built: _____
5. Subject Property: _____ Occupied _____ Vacant _____ To Be Built
Utilities: **Water:** ___ Public ___ Well **Sewer:** ___ Public ___ Septic

BUILDING DATA

1. Building Size: _____ Sq. Ft. _____ Stories _____ Rooms _____ Baths
2. Building Type: _____ SFR _____ 2 - 4 F _____ Home & Bus. _____ Condo
3. Style: _____ Colonial _____ Ranch _____ BiLevel
4. Foundation: _____ Block _____ Slab _____ Poured _____ Other
5. Basement: _____ Full _____ Partial _____ Crawl _____ Finished
6. Fuel: _____ Oil _____ Gas/Bott _____ Gas/Nat _____ Electric
7. Heat: _____ BB _____ FHA _____ Space _____ Radiant
8. Features: _____ Porch _____ Fireplace _____ Central AC _____ Other
9. Garage: _____ Attached _____ Detached _____ None

OTHER DATA

1. Sales Concessions: _____ Y _____ N If Yes, describe: _____
2. Unique Property: _____ Y _____ N If Yes, describe: _____
3. Multiple Dwellings: _____ Y _____ N If Yes, describe: _____
4. Under Renovation: _____ Y _____ N If Yes, describe: _____
5. Plans Enclosed for New Construction: _____ Y _____ N
6. Known Environmental Problems: _____ Y _____ N If Yes, describe: _____

Each of the persons undersigned understands that the Appraisal of the property will be made solely to assist the Lender in determining whether to make a mortgage loan. In no way will the Appraisal, or the making of the loan, be regarded as an approval or warranty of the value or the soundness of any structure on the property.

Applicant Date Applicant Date

Applicant Date Applicant Date



SLA _____
2121 U.S. Highway 22 West, P.O. Box 2121, Bound Brook, NJ 08805
732-560-4800 FAX 560-4881

SOURCE OF FUNDS CERTIFICATION

Somerset Savings Bank, SLA requires the Applicant(s) to submit proof that the funds used for the down-payment and settlement charges were not borrowed. The following statement should be completed accurately since the information requires verification by depositories.

PROPERTY ADDRESS: _____

SOURCE OF ESCROW FUNDS:

Amount: \$ _____
Date Paid: _____ to _____

Realtor, Attorney, Developer

Check Drawn On: Name of Bank: _____

Source(s):

___ Checking Account No.: _____

___ Bank Name: _____

___ Savings Account No.: _____

___ Bank Name: _____

___ Proceeds from Sale of Prior Home

___ Gift: Name of Donor : _____

___ Other: Please explain: _____

SOURCE OF FUNDS DUE AT SETTLEMENT:

Amount: \$ _____

Source(s):

___ Checking Account No.: _____

___ Bank Name: _____

___ Savings Account No.: _____

___ Bank Name: _____

___ Gift: Name of Donor : _____

___ Proceeds from Sale of Prior Home (HUD Statement required)

___ Other: Please explain: _____

CERTIFICATION:

I hereby certify the above statement is true and accurate to the best of my knowledge.

Applicant Date Applicant Date

Applicant Date Applicant Date

FACTS**WHAT DOES Somerset Savings Bank, SLA DO WITH YOUR PERSONAL INFORMATION?**

Rev. December 2010

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 and Account balances
- Transaction history and Account transactions
- Income and Employment information

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 Somerset Savings Bank, SLA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Somerset Savings Bank, SLA share?	Can you limit this sharing?
For our every day 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	Yes	No
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 732-560-1700	

What we do

How does Somerset Savings Bank, SLA 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 Somerset Savings Bank, SLA collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - Open an account or Apply for a loan - Make deposits or withdrawals from your account or Provide employment information - Give us your wage statements We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Our affiliates include Somerset Consumer Service Corporation</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Somerset Savings Bank, SLA does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Somerset Savings Bank, SLA does not jointly market.</i>