



*A Return to Better Banking*

601 Delsea Drive  
PO Box 40  
Sewell NJ 08080-0040  
Phone 856-256-2500  
Fax 856-256-2590

### **CONSUMER LOAN INSTRUCTIONS**

Dear Customer;

Thank you for selecting Parke Bank you with your financing needs. This loan package includes of the following items:

- 1) Consumer Loan Application.
- 2) W-9 Taxpayer ID Certification.
- 3) Page for listing any additional debts.
- 4) Certification / Authorization.
- 5) Privacy Notice.

*In addition to the original application, there are originals of items 2 - 5 for you to sign and return to the Bank along with a copy for you to retain.*

#### ***IN ORDER FOR US TO PROCESS YOUR LOAN REQUEST , IT IS REQUIRED THAT YOU BRING THE FOLLOWING ITEMS TO THE BANK:***

- ✓ Completed and signed personal federal income tax returns, plus all schedules, for the last two years, along with W-2 forms.
- ✓ Pay stubs covering the past 30 days from each wage-earner applicant.
- ✓ Copies of all applicant(s) driver's license(s)
- ✓ A copy of any executed separation agreement or divorce decree, if applicable.
- ✓ For self-employed individuals, copies of complete and signed federal LLC, partnership, or corporate income tax returns, including all schedules, statements and addenda for the last three years on any business in which you are a principal with 20% or more ownership interest.
- ✓ Copies of year-to-date financial statements (balance sheet and profit/loss statement) for any business in which you are a principal with 20% or more ownership interest.
- ✓ When the loan request is to purchase a vehicle, we'll need a copy of the purchase/sales agreement containing the vehicle year, make, model & serial #.
- ✓ If your request is approved for a vehicle loan, we'll need to receive proof of insurance BEFORE disbursing the loan funds. The original encumbered title to the vehicle must be delivered to the bank immediately after the purchase is finalized

**We'll be glad to copy any of the original documents you bring in with you.**



# Parke Bank

601 Delsea Drive, PO Box 40, Sewell, NJ 08080-0040

## APPLICATION FOR CONSUMER LOAN ONLY

IMPORTANT: Read these instructions before completing this application.

**WE INTEND TO APPLY FOR JOINT CREDIT**

**(INITIAL HERE)**

Applicant

Joint-Applicant

### CHECK APPROPRIATE BOX

- If this is an application for joint credit with another person, complete all Sections, providing information in Section "C" about the joint applicant.
- If you are applying for individual credit 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 of the credit requested, complete Sections A, B, D E & F, omitting C.
- If you are applying for individual credit, 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 in Section C about the person on whose alimony, child support, or maintenance payments or income or assets you are relying.

Amount Requested:

Proceeds Of Credit Will Be Used For:

**If This Loan Is For The Purchase Of A Vehicle, Attach A Copy Of The Purchase Agreement.**

### SECTION A - Marital Status (Do Not Complete This Section If This Is An Individual Unsecured Account.)

Applicant:  Married  Separated  Unmarried (Including single, divorced, and widowed)  
Joint-Applicant:  Married  Separated  Unmarried (Including single, divorced, and widowed)

### SECTION B - Information Regarding Applicant

Full Name:	First	MI	Last	Jr/Sr, etc.
Present Street Address:				Years There
City	State	Zip		Phone
Social Security Number	Driver's License Number			Date of Birth

(If you have been at your current address for less than 5 years, fill in previous address here.)

City	State	Zip	Years There
Present Employer	Position Or Title		Phone / Ext
Employer's Address	Years Employed		
Complete previous employer if present employer is less that 5 years.	Years Employed		

### SECTION C - Information Regarding Joint-Applicant Or Other Party

Full Name:	First	MI	Last	Jr/Sr, etc.
Present Street Address:				Years There
City	State	Zip		Phone
Social Security Number	Driver's License Number			Date of Birth

(If you have been at your current address for less than 5 years, fill in previous address here.)

City	State	Zip	Years There
Present Employer	Position Or Title		Phone / Ext
Employer's Address	Years Employed		
Complete previous employer if present employer is less that 5 years.	Years Employed		

### SECTION D - Income Information (Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)

Court Order  Written Agreement  Oral Understanding

Applicant Income	Amount	Per	Indicate Wk/Mo/Yr	Joint Applicant Income	Amount	Per	Indicate Wk/Mo/Yr
Employment		Per		Employment		Per	
Other Income - State source		Per		Other Income - State Source		Per	
Other Income - State source		Per		Other Income - State Source		Per	
Other Income - State source		Per		Other Income - State Sour		Per	
<b>Total Income</b>		Per		<b>Total Income</b>		Per	

**SECTION E - Asset and Debt Information** (If Section "C" has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please check off the appropriate box(es) indicating whether the asset or debt is owned by whom.

**ASSETS OWNED**

Description Of Asset	Value(s)	Subject To Debt?	Asset Owned By – (Check Appropriate Boxes)
Cash & Deposit Account(s)		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both
Retirement Account(s)		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both
Real Estate Owned – Address		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both
Vehicles – Give Year, Make & Model		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both
Other – Describe		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both
Other – Describe		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both

**DEBTS OUTSTANDING – LIST ALL DEBTS – Use Additional Page If Necessary**

(If any debt is to be paid off with this request, place an asterisk (\*) next to the present balance.)

Creditor	Type Of Debt Or Account Number	Present Balance	Monthly Payment	Debt Owed By – Check Appropriate Boxes
1) Mortgage / Rent				<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both
2)				<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both
3)				<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both
4)				<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both
5)				<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both

**Other obligations – List any liability to pay alimony, child support or separation maintenance. Use separate sheet if necessary.**

6)				<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both
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Are you a co-maker, endorser, or guarantor on any loan or contract?  Yes  No  
 If "yes" for whom? \_\_\_\_\_ To What Creditor? \_\_\_\_\_  
 Are there any unsatisfied judgments against you?  Yes  No  
 If "Yes", to whom? \_\_\_\_\_ Amount of the judgment(s) \_\_\_\_\_  
 Have you been declared bankrupt in the last 14 years?  Yes  No If, yes, date & type \_\_\_\_\_

**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 and verify any 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.

**NOTICE TO APPLICANTS:**

I / WE AUTHORIZE the lender to make whatever credit inquiries it deems necessary in connection with this credit application or in the course of review or collection of any credit extended in reliance on the application. I / We authorize and instruct any person or consumer reporting agency to compile and furnish to the lender any information it may have or obtain in responses to such credit inquiries and agree that same shall remain your property whether or not credit is extended. All information set forth in this application is declared to be a true representation of facts for the purpose of obtaining the credit requested and willful misrepresentation on this application could result in criminal action.

**PLEASE SIGN BELOW**

Applicant Sign Here	Date	Joint Applicant Sign Here	Date
↓		↓	

**ADDITIONAL DEBT SCHEDULE  
LIST ALL DEBTS  
ATTACH AND RETURN WITH THE APPLICATION**

(If any debt is to be paid off with this request, place an asterisk (\*) next to the present balance.)

Creditor	Type Of Debt Or Account Number	Present Balance	Monthly Payment	Debt Owed By – Check Appropriate Boxes
				<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both
				<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both
				<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both
				<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both
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				<input type="checkbox"/> Applicant <input type="checkbox"/> Jt Applicant <input type="checkbox"/> Both

## Request for Taxpayer Identification Number and Certification

**Give form to the  
requester. Do not  
send to the IRS.**

<b>Print or type See Specific instructions on page 2.</b>	Name (as shown on your income tax return)	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=partnership) ▶ ..... <input type="checkbox"/> Exempt payee <input type="checkbox"/> Other (see instructions) ▶	
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	City, state, and ZIP code	
	List account number(s) here (optional)	

### Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number
: : : : : : : : :
or
Employer identification number
: : : : : : : : :

**Note.** If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

### Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below).

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. See the instructions on page 4.

<b>Sign Here</b>	Signature of U.S. person ▶	Date ▶
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### General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

#### Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

**Note.** If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,

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	Business name, if different from above	
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	City, state, and ZIP code	
	List account number(s) here (optional)	

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## PRIVACY NOTICE

**Our Privacy Commitment to You.** We recognize, respect and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who visit our institution and website.

### Confidentiality and Security of Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

- A loan application includes such information as name, address, social security number, assets, and income. We are committed in safeguarding this information at all times.
- We only share your nonpublic personal information with non-affiliated companies or individuals as permitted by law, such as third party administrators and consumer reporting agencies, or to comply with legal or regulatory requirements. In the normal course of our business, we may disclose information we collect about you to companies or individuals that contract with us to perform servicing functions such as: Record keeping, preparation of statements, distribution of materials, computer related services, policy administration, and joint marketing of our products and services.
- Only employees with a valid business reason have access to your personal information. These employees are educated on the importance of maintaining the confidentiality and security of this information. They are required to abide by our information handling policies.
- We maintain security standards to protect your information, whether written, spoken, or electronic. We update and test our systems to ensure the protection and integrity of information.

We recognize and respect the privacy concerns of our, current and former customers. We are committed to safeguarding this information. As a member of the financial services industry, we are providing you with this notice for informational purposes and will update and distribute it as required by law.

**Nonpublic Personal Information We Collect.** We collect nonpublic personal information about you from the following sources:

- Information we receive from a consumer reporting agency
- Information about your transactions with us, our affiliates, or others

**Nonpublic Personal Information We Disclose.** We do not disclose nor do we reserve the right to disclose, any nonpublic personal information about our customers or former customers to anyone, except to other nonaffiliated third parties as permitted by law.

**Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies.** Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Parke Bank P.O. Box 40 Sewell, NJ 08080-0040.

***I/WE ACKNOWLEDGE RECEIVING A COPY OF PARKE BANK'S PRIVACY POLICY***

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Applicant \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant \_\_\_\_\_ Date \_\_\_\_\_





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- A loan application includes such information as name, address, social security number, assets, and income. We are committed in safeguarding this information at all times.
- We only share your nonpublic personal information with non-affiliated companies or individuals as permitted by law, such as third party administrators and consumer reporting agencies, or to comply with legal or regulatory requirements. In the normal course of our business, we may disclose information we collect about you to companies or individuals that contract with us to perform servicing functions such as: Record keeping, preparation of statements, distribution of materials, computer related services, policy administration, and joint marketing of our products and services.
- Only employees with a valid business reason have access to your personal information. These employees are educated on the importance of maintaining the confidentiality and security of this information. They are required to abide by our information handling policies.
- We maintain security standards to protect your information, whether written, spoken, or electronic. We update and test our systems to ensure the protection and integrity of information.

We recognize and respect the privacy concerns of our, current and former customers. We are committed to safeguarding this information. As a member of the financial services industry, we are providing you with this notice for informational purposes and will update and distribute it as required by law.

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**Nonpublic Personal Information We Disclose.** We do not disclose nor do we reserve the right to disclose, any nonpublic personal information about our customers or former customers to anyone, except to other nonaffiliated third parties as permitted by law.

**Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies.** Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Parke Bank P.O. Box 40 Sewell, NJ 08080-0040.

***/ / WE ACKNOWLEDGE RECEIVING A COPY OF PARKE BANK'S PRIVACY POLICY***

\_\_\_\_\_  
 Applicant Date Co-Applicant Date



**CERTIFICATION AND AUTHORIZATION**

Applicant(s):

The Lender: Parke Bank  
601 Delsea Drive  
PO Box 40  
Sewell NJ 08080-0040  
856-256-2500

**CERTIFICATION**

To Parke Bank ("The Lender"):

1. Applicant and co-applicant, if applicable, \_\_\_\_\_ has applied for a loan from the Lender. In applying for the loan, Applicant provided to the Lender various information about Applicant and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to the Lender, nor did Applicant omit any important information.
2. Applicant understands and agrees that the Lender may verify any information provided to the Lender concerning Applicant's application, including, but without limitation, verifications from financial institutions of the information provided.
3. Applicant fully understands that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

**AUTHORIZATION TO RELEASE INFORMATION**

To Whom It May Concern:

1. Applicant has applied for a loan from ("The Lender"). As part of the application process, the Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to the Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to the Lender, to any investor to whom the Lender may sell Applicant's loan, and to any insurer of the loan any, and all information and documentation that they may request. Such information may include, but is not limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. The Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to to any investor that purchases the loan, and to any insurer of the loan is appreciated.

**AUTHORIZATION TO FILE FINANCING STATEMENT**

Applicant hereby authorizes the Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement:

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APPLICANT(S):

Applicant	Date	Co-Applicant	Date
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