



A Return to Better Banking

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

HOME EQUITY LOAN - FIXED RATE - INSTRUCTIONS

Dear Customer;

This file contains our application package for a Fixed Rate Home Equity Loan. It consists of all items listed.

- 1) Home Equity Fixed Rate Loan Application.
- 2) Additional page, if needed, for listing additional debts.
- 3) W-9 Taxpayer ID Certification.
- 4) Occupancy Statement.
- 5) Right To Receive Copy Of Appraisal.
- 6) Privacy Notice.
- 7) Mortgage Servicing Transfer Disclosure.
- 8) Opening New Accounts Information.

In addition, there's also a brochure/file attached containing a brochures entitled "Buying Your Home – Settlement Costs & Helpful Information". This brochure may prove to be very informative to you, as a homeowner.

IN ORDER FOR US TO PROCESS YOUR LOAN REQUEST, WE ASK THAT YOU BRING THE FOLLOWING ITEMS INTO THE BANK:

- A) Completed Home Equity Loan Application.
- B) Your two most recent pay stubs for all applicants showing your income(s) year to date.
- C) Copies of your entire federal tax returns, including all W-2's, for the most current 2 years.
- D) A copy of the deed to the property being offered as collateral.
- E) A copy of your most recent real estate tax bill on the property being offered as collateral.
- F) A copy the "Declarations Page" of your current homeowner's insurance policy. We will also need the name and phone number of your insurance agent, for the property being used as collateral for this loan.
- G) Copy(ies) of driver's license(s) for all applicant(s).
- H) **If any applicant is self-employed, also bring in copies the two most recent federal tax returns, including all schedules, for yourself and the business entity. We must have a complete copy of the entire returns.**

We will be glad to photocopy any original items you may bring with you.



Parke Bank

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

APPLICATION FOR A REAL ESTATE SECURED 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 to purchase real estate, attach a copy of the fully executed agreement of sale)

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
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
Employer's Address					Years Employed
Complete previous employer if present employer is less that 5 years.					

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	
Total Income		Per		Total Income		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 _____

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
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SECTION F - 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. You may select one or more designations for "Race". The law provides that a Lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and have made application in person, under federal regulations the lender is required to note ethnicity, race and sex on the basis of observation or surname. If you do not wish to furnish this information, please check below.

APPLICANT I do not wish to furnish this information.
 Hispanic or Latino
 Not Hispanic or Latino
Race American Indian or Alaskan Native
 Asian
 Black or African American
 Native Hawaiian or Pacific Islander
 White
Sex Male
 Female

JOINT APPLICANT I do not wish to furnish this information.
 Hispanic or Latino
 Not Hispanic or Latino
Race American Indian or Alaskan Native
 Asian
 Black or African American
 Native Hawaiian or Pacific Islander
 White
Sex Male
 Female

To Be Completed By Interviewer. This Application Was Taken By: <input type="checkbox"/> Face To Face Interview <input type="checkbox"/> Mail <input type="checkbox"/> Phone <input type="checkbox"/> Internet	Print Or Type Interviewer's Name & Date Interviewer's Signature & Phone Number	Name & Address Of Interviewer's Employer Parke Bank 601 Delsea Drive PO Box 40 Sewell NJ 08080-0040
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**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
				<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
				<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

Request for Taxpayer Identification Number and Certification

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

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <input type="checkbox"/> Other (see instructions) ▶ _____	
	<input type="checkbox"/> Exempt payee	
	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 the "Name" line 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									
				-					

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

Employer identification number									

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.

Sign Here	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.

Request for Taxpayer Identification Number and Certification

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

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <input type="checkbox"/> Other (see instructions) ▶ _____	
	<input type="checkbox"/> Exempt payee	
	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)		

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Employer identification number									

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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.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

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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.



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

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

We may assign, sell or transfer the servicing of your loan while the loan is outstanding.

or

We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.

or

The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT(S).

I/WE HAVE READ THIS DISCLOSURE FORM, AND UNDERSTAND ITS CONTENTS, AS EVIDENCED BY MY/OUR SIGNATURE(S) BELOW. I/WE UNDERSTAND THAT THIS ACKNOWLEDGEMENT IS A REQUIRED PART OF THE MORTGAGE APPLICATION.

_____	_____	_____	_____
Applicant	Date	Co-Applicant	Date
_____	_____	_____	_____
Applicant	Date	Co-Applicant	Date

OCCUPANCY STATEMENT

App. Date	Application No.	Loan Amount	Branch	Collateral	Officer	Init.
References in the shaded area are for Lender's use only and do not limit applicability of this document to any particular loan or						

Applicant:

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

OCCUPANCY STATEMENT

To: Parke Bank

Subject: _____

I/we, _____ (Grantor), have submitted a loan application to you, Parke Bank (or the above-described mortgage loan, the property is described as follows:

Property located at _____

I/we hereby certify that the purpose of the loan application is to obtain financing for property that will be used as my/our principal residence. I/we hereby represent and promise that I/we will occupy, establish and use the property as my/our principal residence within sixty (60) days after have signed and the loan has closed. If the loan is a construction loan; the sixty (60) day period will commence upon completion of the improvements and issuance at any necessary occupancy permits. I/we will then continue to occupy the property after the date of occupancy, and I/we desire to move and Lender consents in writing to the move, which consent shall not be unreasonably withheld; or unless extenuating circumstances exist which are beyond my/our control.

I/we understand that Lender is relying upon the representations and promises made in this Occupancy Statement in extending the requested credit.

PRIOR TO SIGNING BELOW, I/WE READ THIS OCCUPANCY STATEMENT AND UNDERSTOOD ITS CONTENTS.

APPLICANT:

Applicant	Date	Applicant	Date
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OCCUPANCY STATEMENT

App. Date	Application No.	Loan Amount	Branch	Collateral	Officer	Init.
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Applicant:

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

OCCUPANCY STATEMENT

To: Parke Bank

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I/we, _____ (Grantor), have submitted a loan application to you, Parke Bank (or the above-described mortgage loan, the property is described as follows:

Property located at _____

I/we hereby certify that the purpose of the loan application is to obtain financing for property that will be used as my/our principal residence. I/we hereby represent and promise that I/we will occupy, establish and use the property as my/our principal residence within sixty (60) days after have signed and the loan has closed. If the loan is a construction loan; the sixty (60) day period will commence upon completion of the improvements and issuance at any necessary occupancy permits. I/we will then continue to occupy the property after the date of occupancy, and I/we desire to move and Lender consents in writing to the move, which consent shall not be unreasonably withheld; or unless extenuating circumstances exist which are beyond my/our control.

I/we understand that Lender is relying upon the representations and promises made in this Occupancy Statement in extending the requested credit.

PRIOR TO SIGNING BELOW, I/WE READ THIS OCCUPANCY STATEMENT AND UNDERSTOOD ITS CONTENTS.

APPLICANT:

Applicant	Date	Applicant	Date
-----------	------	-----------	------

DISCLOSURE OF RIGHT TO RECEIVE A COPY OF AN APPRAISAL

App. Date	Application No.	Loan Amount	Branch	Collateral	Officer	Init.
References in the shaded area are for Lender's use only and do not limit applicability of this document to any particular loan or item.						

Applicant:

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

DISCLOSURE OF RIGHT TO RECEIVE A COPY OF AN APPRAISAL

Application # _____

Loan # _____

You have a right to receive a copy of the appraisal report used in connection with your application for credit. If you wish to have a copy, please write to us at the following mailing address:

Parke Bank
PO Box 40
Sewell NJ 08080-0040

We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application.

In your letter please give us the following information:

Name
Property address
Address to which we will mail the appraisal

APPLICANT ACKNOWLEDGEMENT

I/we acknowledge that I/we have received a copy of this Disclosure Of Right To Receive A Copy Of An Appraisal.

Date: _____

Applicant

Co-Applicant

DISCLOSURE OF RIGHT TO RECEIVE A COPY OF AN APPRAISAL

App. Date	Application No.	Loan Amount	Branch	Collateral	Officer	Init.
References in the shaded area are for Lender's use only and do not limit applicability of this document to any particular loan or item.						

Applicant:

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

DISCLOSURE OF RIGHT TO RECEIVE A COPY OF AN APPRAISAL

Application # _____

Loan # _____

You have a right to receive a copy of the appraisal report used in connection with your application for credit. If you wish to have a copy, please write to us at the following mailing address:

Parke Bank
PO Box 40
Sewell NJ 08080-0040

We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application.

In your letter please give us the following information:

Name
Property address
Address to which we will mail the appraisal

APPLICANT ACKNOWLEDGEMENT

I/we acknowledge that I/we have received a copy of this Disclosure Of Right To Receive A Copy Of An Appraisal.

Date: _____

Applicant

Co-Applicant

FACTS**WHAT DOES PARKEBANK
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account Balance and Payment History
- Transaction History and Credit History

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 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 to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PARKE BANK 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	No	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-866-PARKEBK (727-5325) or go to www.parkebank.com

Who we are**Who is providing this notice?****PARKEBANK** and our affiliates,
601 Delsea Drive, Sewell, NJ 08080**What we do****How does PARKEBANK 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.

Also, we restrict the access to your personal information to only those employees who have a need to know that information.

How does PARKEBANK collect my personal information?

We collect your personal information, for example, when you

- Open an account or pay bills
- Apply for a loan or deposit money
- Use your debit card

We also collect your 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

- 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. See below:

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- 44 Business Capital

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non financial companies.

- ParkeBank does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated companies that together market financial products or services to you.

- ParkeBank does not jointly market.

Other important information

State Privacy Laws – ParkeBank will comply with state privacy laws to the extent they apply. In addition, our policies and education programs for our employees are designed to protect customer information. ParkeBank requires each of its employees to comply with its privacy standards.

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

Applicant

Date

Co-Applicant

Date

FACTS**WHAT DOES PARKEBANK
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account Balance and Payment History
- Transaction History and Credit History

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 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 to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PARKE BANK 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	No	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	We don't share

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Who we are	
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What we do	
How does PARKEBANK 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. Also, we restrict the access to your personal information to only those employees who have a need to know that information.
How does PARKEBANK collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account or pay bills ■ Apply for a loan or deposit money ■ Use your debit card We also collect your 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. See below:
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ 44 Business Capital
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Other important information	
State Privacy Laws – ParkeBank will comply with state privacy laws to the extent they apply. In addition, our policies and education programs for our employees are designed to protect customer information. ParkeBank requires each of its employees to comply with its privacy standards.	

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.