

Dear Borrower:

Thank you for applying to Ascendia Bank for your Automobile Loan and becoming another of our Valued Customers.

Enclosed is your Automobile Loan Application, which must be signed by all applicants. We ask you to complete all sections in detail. This includes the <u>Loan Amount</u> and the <u>Term</u> you require.

We require the following items in order to process your loan;

| 1. | Executed Contract of Sale for the purchase of the new or used vehicle. This document must be signed by the Dealership Salesman and the applicant |
|----|---|
| 2. | Two Current Pay Stubs for each applicant along with 2 years of your latest W-2 form |
| 3. | Copies of Driver's Licenses for all borrowers |
| 4. | If employed at present place of employment for <u>less than two years</u> , copies of your last 2 years of your W-2 forms must be supplied |
| 5. | If <u>Self-Employed</u> , we require the last two years of your Income Tax Returns (be sure they are signed) |
| 6. | Copy of present Insurance Card |

The application and required forms can be dropped off or mailed to the above location. All the above must accompany the application in order to process your loan. If any of the items are missing, this will delay the processing procedure.

If you require any assistance or an appointment, please contact Dawn T. Dalenberg, Senior Vice President/Lending Manager NMLS#699611, or any of our processors: Janice Ferriola NMLS#699824, Denise Papapietro NML#1798544 or Theresa Sasso NML#2016751

Cover Letter Auto Loan 01 /08/15



IMPORTANT: READ THESE DIRECTIONS BEFORE COMPLETING THIS APPLICATION

() If you are applying for an individual account in your own name AND are relying on your own income or assets, NOT the income or assets of another person, as the basis for repayment of the credit requested, complete this application with only information pertaining to you, the borrower.

() If you are applying for a joint account OR an account that you and another person will use, complete this application with information pertaining to you as the Borrower and information applying for a joint applicant or user as the Co-borrower. Please acknowledge by signing below:

We intend to apply for joint credit_

Ι



Reaching new heights together

AMOUNT REQUESTED \$.__

| | Total purchase price including sales tax | Make | Model | Engine | Year | Mileage | 🗌 New 🗌 Us | | |
|--------------------|---|------------------------------|-----------------|---------------------|------|----------|---------------|--|--|
| ILE | Title will be in name(s) of | Dealer | | | | | | | |
| m | | Serial No. | Telephone no | D. | | Salesman | | | |
| N DMO | AUTOMOBILE | Name & Address of your agent | | | | | | | |
| UTC | CARRIED WITH | Name of company | □ Collision (Ar | mount Deductible \$ | | , 🗆 | Comprehensive | | |
| MA T A | IF LOAN IS GRANTED, I/WE AGREE TO: | | | | | | | | |
| П ОО | 1. Deliver or arrange for delivery of Certificate of Ownership (Title) to the bank to be held as collateral. Title must reflect Glen Rock Savings Bank as lienholder. | | | | | | | | |
| INFORM/ ABOUT / | 2. Request insurance company to send Certificate of Insurance to the bank reflecting Glen Rock Savings Bank as Loss Payee. | | | | | | | | |

NOTE: Alimony, child support, or separate maintenance income need not be revealed if the applicants do not wish to have it considered as a basis for repaying this obligation.

| Name (last) | □Jr. | □ Sr. | (first) | (middle) | Date of b | irth | Social Security number | | |
|---|---|-------|---------|----------------------|-------------------------------|--------------------|-------------------------------------|--|--|
| Home address (stree | t) | | | | Marital S Married [| Status Separated 🗌 | # of dependents (including sell) | | |
| City | | | State | Zip code | _ | Years there | Home telephone no. | | |
| Firm name or employ | er | | | Business telephone r | no. | Position | Years there | | |
| Business address | | | | Type of business | Type of business | | □Wk □ Mo □Yr | | |
| Name and address of previous employer (if above is less than 2 years) | | | | | | | | | |
| Other sources of inco | Other sources of income | | | | Amount of other income | | | | |
| Checking account ba | hecking account bank & branch Account No. | | | Savings account bar | Savings account bank & branch | | | | |
| Personal references (| (nome & address | 2) | | | | | | | |

| | NOTE: Alimony, chil | a support, or a | | | ••• | | | l and and angua | | |
|---|---|---------------------|---|---|---|---|--|-------------------------------------|--|--|
| | Name (last) | □Jr. | □Sr. | (First) | (Middle) | Date of bir | th | Social Securit | y number | |
| | Home address (street) | | | | | Marital Status Separated Married Unmarried | | # of dependents (including sell) | | |
| L | City | | State | Zip code | | Years there | Home telepho | one no. | | |
| CO-APPLICANT INFORMATION | Firm name or employer | | | | Business telephone no. | | Position | • | Years there | |
| PPL/ | Business address | | | | Type of business | | Salary\$ | □Wk | □ Mo □Yr | |
| :0-A | Name and address of previous employer (if above is less than 2 years) | | | | | | | | | |
| ∎ | Other sources of income |) | | | | | Amount of other incor | ne | | |
| | Checking account bank & branch Account No. Savings account bank & branch | | | | | | | Αссοι | unt no. | |
| | Personal references (na | me & address |) | | | | | | | |
| | First Mortgage held by Name Addres | | | | | | | | | |
| | First Mortgage held by Name | | | Address | | | Account no. | F | Purchase price | |
| SI | First Mortgage held by Name | Original | amount | Address Balance | Monthly payments | Taxes inc | cluded □Yes [| Insurance | • | |
| THIS TION | First Mortgage date | Type (C | amount ircle One) FHA - VA - CONV. | | Monthly payments | | cluded | Insurance | e included | |
| US THIS RMATION | First Mortgage date | Type (C | ircle One) FHA - VA - CONV. | Balance Property use Yearly taxes | Residential Commerce | | cluded □Yes [| Insurance ∃ No | e included | |
| IVE US THIS FORMATION | First Mortgage date Terms Type of house (including# of fa | Type (C | ircle One) FHA - VA - CONV. List all debits to banks and | Balance Property use Yearly taxes Ifinance companies, charge a | Residential Commerce counts and installment purchases endorser or guarantor. Use additional | sial | Uved Yes Property market value Up to date? Yes ssary. | Insurance | e included □Yes □No | |
| e give us this Information | First Mortgage date Terms Type of house (including# of fa Debt information | Type (C | ircle One) FHA - VA - CONV. List all debits to banks and | Balance Property use Yearly taxes Ifinance companies, charge a | Residential Commerce coounts and installment purchases. | sial | Up to date? | Insurance ∃ No | e included | |
| EASE GIVE US THIS EDIT INFORMATION | First Mortgage date Terms Type of house (including# of fa | Type (C | ircle One) FHA - VA - CONV. List all debits to banks and Include all debts on which | Balance Property use Yearly taxes Ifinance companies, charge a | Residential Commerce coounts and installment purchases. endorser or guarantor. Use additiona Account | sial | Sluded UYes Property market value Up to date? UYes ssary. Original | Insurance | e included Yes No Monthly | |
| PLEASE GIVE US THIS CREDIT INFORMATION | First Mortgage date Terms Type of house (including# of fa Debt information | Type (C | ircle One) FHA - VA - CONV. List all debits to banks and Include all debts on which | Balance Property use Yearly taxes finance companies, charge a either applicant is a co-maker, | Residential Commerce coounts and installment purchases. endorser or guarantor. Use additiona Account | sial | Sluded UYes Property market value Up to date? UYes ssary. Original | Insurance | e included Yes No Monthly | |
| PLEASE GIVE US THIS CREDIT INFORMATION | First Mortgage date Terms Type of house (including# of fa Debt information | Type (C | ircle One) FHA - VA - CONV. List all debits to banks and Include all debts on which | Balance Property use Yearly taxes finance companies, charge a either applicant is a co-maker, | Residential Commerce coounts and installment purchases. endorser or guarantor. Use additiona Account | sial | Sluded UYes Property market value Up to date? UYes ssary. Original | Insurance | e included Yes No Monthly | |
| | First Mortgage date Terms Type of house (including# of fa Debt information | Type (C | ircle One) FHA - VA - CONV. List all debits to banks and Include all debts on which | Balance Property use Yearly taxes finance companies, charge a either applicant is a co-maker, | Residential Commerce coounts and installment purchases. endorser or guarantor. Use additiona Account | sial | Sluded UYes Property market value Up to date? UYes ssary. Original | Insurance | e included Yes No Monthly | |
| In the follow | First Mortgage date Terms Type of house (including# of fa Debt information Rent Payment | Type (C imilies) | ircle One) FHA - VA - CONV. List all debits to banks and Include all debts on which Address o all persons signing below and " , You may investigate the inform | Balance Property use Yearly taxes I finance companies, charge a either applicant is a co-maker, (Landlord) (Landlord) You and your" refer to Glen F | Residential Commerce coounts and installment purchases. endorser or guarantor. Use additiona Account | al sheet if nece | Sluded UYes C Property market value Up to date? UYes ssary. Original Amount | Insurance | e included Yes No Monthly Payment ts, bankruptcy | |

APPLICAN I'S SIGNATURE Date CO-APPLICAN (Ink Only) IMPORTANT: Please complete this application in detail and mail to Glen Rock Savings Bank, 175 Rock Road, Glen Rock, NJ 07452