

Dear Borrower(s):

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

Included in your Application Package:

1. Mortgage Loan Application (1 each for Borrower and Co-Borrower)
2. Borrower's Blanket Signature Authorization (***All borrowers must sign and date form***)
3. Required Items (***Income and Assets***)
4. Borrower Information Form (***All sections must be completed***)
5. Privacy Policy
6. Your home loan toolkit Booklet

Please provide all required information:

1. Loan Amount, Term and Purpose of the Loan
2. All sections of the application must be complete
3. Be sure to sign and date the loan application

Requirements for a Purchase:

1. We must have a **copy** of the Executed Contract(s) - (By the Sellers & Purchasers)
2. You are required to have a Termite Certification completed prior to closing

Requirements for a Refinance:

1. A **copy** of your current Deed
2. If a Multi-Family, please **provide a copy** of the Rental Lease(s)
3. A **copy** of the current Declaration's Page of your Homeowner's Insurance Policy

Application Fee:

This fee is not required at this time. This fee will be collected along with your "Intent to Proceed" after application review.

Application Fee: \$950.00

The Application Package can be dropped off at any branch location or mailed to the above address. All of the above items must be submitted with the application in order to process your loan. Any items or information that is missing will delay the processing of your loan.

If you require any assistance or an appointment, please contact our Residential Loan Department and speak with: Dawn T. Dalenberg, Senior Vice President/Chief Residential Loan Officer NMLS#699611, or with any of our processors: Denise Papapietro NMLS #1798544 and Theresa Sasso NMLS#2016751.



BORROWER'S BLANKET SIGNATURE AUTHORIZATION

I hereby authorize Ascendia Bank

1. ("Lender") it's agents or assigns, to verify my past and present employment earnings records, bank accounts, stock holdings and any other assets needed to process my loan application.
2. It is understood a photocopy of this form will also serve as authorization.

The information the lender obtains is to be used in the processing of my Loan Application. This information may also be obtained in conjunction with a quality control review of the file after the loan has closed.

Borrower:

Date:_____

Co-Borrower:

Date:_____



Dear Borrower:

In order to complete your mortgage application the following information will also be required. In order expedite the processing of your application, you can submit the information with your application, otherwise it must be returned with your initial disclosures.

YOU MUST PROVIDE COPIES OF THE REQUIRED ITEMS LISTED BELOW;

PLEASE CHECK OFF AS YOU SUBMIT →

1. Two current Pay Stubs for each applicant _____
 - a. Indicate your pay schedule below:
Weekly ____ Bi-Weekly ____ Monthly ____ Bi-Monthly ____
2. Last Two years of your W-2's _____
3. If Self-Employed **LAST TWO YEARS** signed Income Tax Returns including All Schedules _____
4. If Retired, copy of Annual Social Security Letter _____
5. Copy of Pension Letter, if applicable _____
6. Photocopy of Drivers Licenses for all applicants _____
7. A copy of current **DEED** _____
8. A copy of the Rental Leases (if applicable) _____

Two Current Statements for the items listed below:

1. Savings Accounts _____
2. Checking Accounts _____
3. Stock Statements and or 401K Statements _____

PLEASE RETURN THIS CHECKLIST WITH YOUR DOCUMENTATION



PLEASE COMPLETE EVERY SECTION OF OUR BORROWER INFORMATION FORM

YOUR ATTORNEY OR SETTLEMENT AGENT INFORMATION:

Name: _____

Firm Address _____

Telephone # _____ Fax # _____ Email _____

INFORMATION FOR PURCHASE ONLY:

The Seller's Attorney holding the Good Faith Deposit:

Name: _____

Firm Address _____

Telephone # _____ Fax # _____ Email _____

Seller's Name: _____ Telephone #: _____

Realtor's Name: _____ Telephone #: _____

IF CURRENTLY RENTING - LANDLORD'S INFORMATION:

Name: _____

Address: _____

Telephone # _____

May we contact your Landlord? Yes: _____ No: _____

INFORMATION FOR APPRAISER TO ACCESS THE PREMISES

Contact Name: _____

Telephone # _____

Best Time to Contact: _____

BLOCK: _____ LOT: _____

Annual Real Estate Taxes: \$ _____ Annual Homeowner's Insurance: \$ _____

If property is a Condominium: Condo Association Name: _____

Monthly HOA Fees: \$ _____

Privacy Policy

FACTS

WHAT DOES ASCENDIA BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

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

What?

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

- Social Security Number and Account Balances
- Transaction History and Checking Account Information
- Credit History and Payment 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 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 **Ascendia Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does Ascendia 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	Yes	No
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We Don't Share
For non-affiliates to market to you	No	We Don't Share

Questions?

Call 201-652-8776 or go to www.ascendiaonline.com

Who we are	
Who is providing this notice?	Ascendia Bank
What we do	
How does Ascendia Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Ascendia Bank collect my personal information?	We collect your personal information, for example, when you • Open an account • Apply for a loan • Make deposits to or withdrawals from your account • Provide employment information • Give us your contact information We also collect your personal information from others, such as credit bureaus, 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 non-affiliates 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 non-financial companies. • Ascendia Bank <i>has no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Ascendia Bank, <i>does not share with non-affiliates so that they can market to you</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • Ascendia Bank <i>doesn't jointly market</i>
Other Important Information	
• You can contact Ascendia Bank at 201-652-8776, 973-636-5888, 973-736-0020, 973-731-7150	