



PARKE BANK

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
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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

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, 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.

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

Social security number
or
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.

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,

Request for Taxpayer Identification Number and Certification

**Give form to the
 requester. Do not
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Print or type See Specific Instructions on page 2.	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)	

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Social security number
or
Employer identification number

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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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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.

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- 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).

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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,



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

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS

THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. §2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices And Requirements. If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution. Section 6 of RESPA (12 U.S.C. §2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages And Costs. Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best of what will happen to the servicing of you mortgage loan:

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

[X] We are able to service your loan and we [X] will [] will not [] haven't decided whether to service your loan.

OR

[] We do not service mortgage loans, [] and we have not serviced mortgage loans in the past three years and we presently intend to assign, sell, or transferring the servicing of your mortgage loan. You will be informed about the servicer.

2. For all the first lien mortgage loans that we make in the twelve (12) month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

[X] 0 to 25% [] 26 to 50% [] 51 to 75% [] 76 to 100%

This estimate [X] does [] does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. This information [X] does [] does not include assignments, sales or transfers to affiliates or subsidiaries.

PARKE BANK

Authorized Signer (Not Mandatory)

Date

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANTS.

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



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

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS

THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. §2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices And Requirements. If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution. Section 6 of RESPA (12 U.S.C. §2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages And Costs. Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best of what will happen to the servicing of you mortgage loan:

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

[X] We are able to service your loan and we [X] will [] will not [] haven't decided whether to service your loan.

OR

[] We do not service mortgage loans, [] and we have not serviced mortgage loans in the past three years and we presently intend to assign, sell, or transferring the servicing of your mortgage loan. You will be informed about the servicer.

2. For all the first lien mortgage loans that we make in the twelve (12) month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

[X] 0 to 25% [] 26 to 50% [] 51 to 75% [] 76 to 100%

This estimate [X] does [] does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. This information [X] does [] does not include assignments, sales or transfers to affiliates or subsidiaries.

PARKE BANK

Authorized Signer (Not Mandatory)

Date

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANTS.

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

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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APPLICANT:

Applicant	Date	Applicant	Date
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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.
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Applicant:

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Main Office
601 Delsea Drive
PO Box 40
Sewell NJ 08080
856-256-2500

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Property address
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Date: _____

Applicant

Co-Applicant



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

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.

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

 Applicant

 Date

 Co-Applicant

 Date





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

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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.

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 Applicant

 Date

 Co-Applicant

 Date



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.