

CHECK APPROPRIATE BOX

- Individual Credit - applying for credit in your own name and relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested (Complete Section 2.)
- Joint Credit - we intend to apply for joint credit (Complete Sections 2 and 3). Please initial _____
- Individual Credit - applying for credit in your own name but 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 Sections 2 and 3).

SECTION 1: WHAT KIND OF LOAN DO YOU NEED?

PERSONAL LOAN
 SECURED LOAN
 CHECKLOAN
 AUTO
 OTHER _____

AMOUNT REQUESTED \$ _____ TERM _____ PURPOSE _____

SECTION 2: TELL US ABOUT YOURSELF (APPLICANT)

FIRST, MIDDLE INITIAL, LAST NAME OF APPLICANT						SOCIAL SECURITY NUMBER				
STREET ADDRESS				CITY		COUNTY	STATE	ZIP CODE		
YEARS THERE	HOME PHONE		BIRTH DATE	NUMBER OF DEPENDENTS	AGES					
DRIVER'S LICENSE NO.	DATE ISSUED		PLACE OF ISSUANCE			DATE EXPIRES				
PREVIOUS ADDRESS				CITY		STATE	ZIP CODE		YEARS	
PRESENT EMPLOYER			ADDRESS			BUSINESS PHONE ()		POSITION/TITLE	YEARS	
PREVIOUS EMPLOYER (If with present employer less than three years)			ADDRESS			BUSINESS PHONE ()		POSITION/TITLE	YEARS	
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						PRESENT GROSS SALARY OR COMMISSION \$ _____ <input type="checkbox"/> WK <input type="checkbox"/> MO <input type="checkbox"/> YR				
OTHER INCOME: \$ _____ <input type="checkbox"/> WK <input type="checkbox"/> MO <input type="checkbox"/> YR		SOURCES OF OTHER INCOME			Have you been Bankrupt in the last 10 years? <input type="checkbox"/> YES <input type="checkbox"/> NO		If Yes provide details on a separate sheet of paper			
					Has a judgement been entered against you or your salary garnished in the last 7 years? <input type="checkbox"/> YES <input type="checkbox"/> NO					

SECTION 3: TELL US ABOUT YOURSELF (CO-APPLICANT)

FIRST, MIDDLE INITIAL, LAST NAME OF APPLICANT						SOCIAL SECURITY NUMBER				
STREET ADDRESS				CITY		COUNTY	STATE	ZIP CODE		
YEARS THERE	HOME PHONE		BIRTH DATE	NUMBER OF DEPENDENTS	AGES					
DRIVER'S LICENSE NO.	DATE ISSUED		PLACE OF ISSUANCE			DATE EXPIRES				
PREVIOUS ADDRESS				CITY		STATE	ZIP CODE		YEARS	
PRESENT EMPLOYER			ADDRESS			BUSINESS PHONE ()		POSITION/TITLE	YEARS	
PREVIOUS EMPLOYER (If with present employer less than three years)			ADDRESS			BUSINESS PHONE ()		POSITION/TITLE	YEARS	
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						PRESENT GROSS SALARY OR COMMISSION \$ _____ <input type="checkbox"/> WK <input type="checkbox"/> MO <input type="checkbox"/> YR				
OTHER INCOME: \$ _____ <input type="checkbox"/> WK <input type="checkbox"/> MO <input type="checkbox"/> YR		SOURCES OF OTHER INCOME			Have you been Bankrupt in the last 10 years? <input type="checkbox"/> YES <input type="checkbox"/> NO		If Yes provide details on a separate sheet of paper			
					Has a judgement been entered against you or your salary garnished in the last 7 years? <input type="checkbox"/> YES <input type="checkbox"/> NO					

SECTION 4: PROVIDE US WITH SOME FINANCIAL REFERENCES (If you need more space use a separate sheet.)

CHECKING ACCOUNT (Bank Name, Branch, and Address)		<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT	ACCOUNT NUMBER	BALANCE \$ _____
SAVINGS ACCOUNT, CERTIFICATES, IRA OR OTHER (Bank Name, Branch, and Address)		<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT	ACCOUNT NUMBER	BALANCE \$ _____

SECTION 5: PROVIDE US WITH SOME PERSONAL REFERENCES

NAME OF A RELATIVE NOT LIVING WITH YOU		ADDRESS		RELATIONSHIP	TELEPHONE NUMBER ()
NAME OF A PERSONAL REFERENCE NOT LIVING WITH YOU		ADDRESS		RELATIONSHIP	TELEPHONE NUMBER ()

FOR LOAN REQUEST OF MORE THAN \$50,000, THE BANK'S PERSONAL FINANCIAL STATEMENT IS ALSO REQUIRED.



SECTION 6: YOUR FINANCIAL OBLIGATIONS (Include Charge Accounts, Installment Contract, etc. Use separate sheet if necessary.)

NAME OF COMPANY OR BANK	ACCOUNT NUMBER	PRESENT BALANCE	MONTHLY PAYMENT	ACCOUNT IN NAME OF
				<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
				<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
				<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
				<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
				<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
				<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
				<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT

OTHER DEBTS (Including Obligations, Suits, Judgements, Legal Claims, Child Support, Maintenance Payments, as well as Co-borrower/Guarantor of other financial obligations)

SECTION 7: YOUR ASSETS (IF YOU NEED MORE SPACE USE A SEPARATE SHEET)

DESCRIPTION	VALUE	SUBJECT TO DEBT (YES/NO)	NAME(S) OF OWNER(S)
REAL ESTATE (Address)			
AUTOMOBILES (Make & Year)			
CASH (Bank Name)			
MARKETABLE SECURITIES (Brokerage Name)			
OTHER ASSETS (Describe)			

SECTION 8: PROPERTY INFORMATION

NO. AND STREET		CITY		COUNTY	STATE	ZIP CODE
LOT #	BLOCK #	YEARLY INSURANCE	YEARLY TAXES	DATE PURCHASED	PURCHASE PRICE \$	PRESENT VALUE \$
PROPERTY TYPE (1-4 FAMILY):		<input type="checkbox"/> PRIMARY RESIDENCE <input type="checkbox"/> SECONDARY RESIDENCE <input type="checkbox"/> INVESTMENT		CONDOMINIUM: <input type="checkbox"/> YES <input type="checkbox"/> NO		

SECTION 9: MORTGAGE INFORMATION

AMOUNT OF ORIGINAL MORTGAGE \$	MORTGAGE BALANCE \$	MORTGAGE HELD BY:	MONTHLY PAYMENT \$
TAXES INCLUDED IN PAYMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO	INSURANCE INCLUDED IN PAYMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO	RENTAL INCOME? <input type="checkbox"/> YES <input type="checkbox"/> NO	MONTHLY AMOUNT? \$
ANY OTHER MORTGAGES? <input type="checkbox"/> YES <input type="checkbox"/> NO	MORTGAGE BALANCE \$	MORTGAGE HELD BY:	MONTHLY PAYMENT \$

Please complete the following when applying for an Auto, Truck, or Motorcycle Loan or any other Loan where you will pledge a Title as security:

NEW <input type="checkbox"/> USED <input type="checkbox"/>	YEAR	MAKE	MODEL#	DESCRIPTION	SELLING PRICE EXCLUDING SALES TAX \$ _____
VIN					LESS NET TRADE \$ _____
AUTOMATIC TRANS. <input type="checkbox"/>	MANUAL <input type="checkbox"/>	POWER STEERING <input type="checkbox"/>	ABS BRAKES <input type="checkbox"/>	AIR CONDITIONING <input type="checkbox"/>	CASH DOWN \$ _____ \$ _____
POWER WINDOWS <input type="checkbox"/>	POWER SEATS <input type="checkbox"/>	CONVERTIBLE <input type="checkbox"/>	ROOF RACK <input type="checkbox"/>	SUN ROOF <input type="checkbox"/>	UNPAID BALANCE \$ _____
RADIO (DESCRIBE)	OTHER (DESCRIBE)				TOTAL AMOUNT FINANCE \$ _____
THIS CAR WILL BE REGISTERED IN NAME OF		NUMBER AND STREET	CITY	STATE	OPERATORS LICENSE NO

SIGNATURES: PLEASE READ BEFORE SIGNING

In the following paragraph the words "I, me, and my" refer to all persons signing below and/or "you and your" refer to the Lender. I declare that information in this application is true and complete. No suits, judgements, bankruptcy proceedings, or legal claims are now pending against me. You may investigate and reverify the information in the application from time to time. Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me. I understand that you will retain this application whether or not it is approved.

X _____ X _____
 APPLICANT'S SIGNATURE DATE CO-APPLICANT'S SIGNATURE DATE

PERSONAL FINANCIAL STATEMENT

SUBMITTED TO THE FIRST BANK OF GREENWICH				DATE	
PERSONAL INFORMATION					
APPLICANT (NAME)			CO-APPLICANT (NAME)		
HOME ADDRESS			HOME ADDRESS		
HOME PHONE NO.	SOCIAL SECURITY NO.	DATE OF BIRTH	HOME PHONE NO.	SOCIAL SECURITY NO.	DATE OF BIRTH
EMPLOYER			EMPLOYER		
ADDRESS OF EMPLOYER			ADDRESS OF EMPLOYER		
BUSINESS PHONE NO.	NO. OF YEARS WITH EMPLOYER	TITLE/POSITION	BUSINESS PHONE NO.	NO. OF YEARS WITH EMPLOYER	TITLE/POSITION
NAME OF PREVIOUS EMPLOYER & POSITION (IF WITH CURRENT EMPLOYER LESS THAN 3 YRS.)		No. of Yrs.	NAME OF PREVIOUS EMPLOYER & POSITION (IF WITH CURRENT EMPLOYER LESS THAN 3 YRS.)		No. of Yrs.
NAME, PHONE NO. OF YOUR ACCOUNTANT			NAME, PHONE NO. OF YOUR ACCOUNTANT		
NAME, PHONE NO. OF YOUR ATTORNEY			NAME, PHONE NO. OF YOUR ATTORNEY		
NAME, PHONE NO. OF YOUR INVESTMENT ADVISOR/BROKER			NAME, PHONE NO. OF YOUR INVESTMENT ADVISOR/BROKER		
NAME, PHONE NO. OF YOUR INSURANCE ADVISOR			NAME, PHONE NO. OF YOUR INSURANCE ADVISOR		

SPACES LEFT UNFILLED WILL BE ASSUMED TO MEAN "NO" OR "NONE"

Cash Income & Expenditures Statement For Year Ended _____ (Omit cents)

ANNUAL INCOME	AMOUNT
Salary (applicant)	\$
Salary (co-applicant)	
Bonuses & Commissions (applicant)	
Bonuses & Commissions (co-applicant)	
Rental Income	
Interest Income	
Dividend Income	
Capital Gains	
Partnership Income	
Other Investment Income	
Other Income (List)**	
TOTAL INCOME ▶	\$

ANNUAL EXPENDITURES	AMOUNT (\$)
Federal Income and Other Taxes	\$
State Income and Other Taxes	
Rental Payments, Co-op, or Condo Maintenance	
Mortgage Payments	Residential Investment
Property Taxes	Residential Investment
Interest & Principal Payments on Loans	
Insurance	
Investments (including tax shelters)	
Alimony/Child Support	
Tuition	
Other Living Expenses	
Medical Expenses	
Other Expense (List)	
TOTAL EXPENDITURES ▶	\$

Any significant changes expected in the next 12 months? Yes No (If yes, attach information).

** Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

Balance Sheet as of _____

ASSETS	AMOUNT	LIABILITIES	AMOUNT
Cash in Banks (Schedule A) (including money market accounts, CDs)	\$	Notes Payable to this Bank (Schedule G)	\$
		Secured	
Readily Marketable Securities (Schedule B)		Unsecured	
Non-Readily Marketable Securities (Schedule B)		Notes Payable to Others (Schedule G)	
Accounts and Notes Receivable (Attach Documents)		Secured	
Net Cash Surrender Value of Life Insurance (Schedule C)		Unsecured	
Residential Real Estate (Schedule D)		Accounts Payable (including credit cards) (Schedule G)	
Real Estate Investments (Schedule D)		Margin Accounts	
Partnerships / PC Interests (Schedule E)		Notes Due: Partnership (Schedule E)	
IRA, Keogh, Profit-Sharing & Other Retirement Accts. (Sched. F)		Taxes Payable	
		Mortgage Debt (Schedule D)	
Deferred Income (number of years deferred _____)		Life Insurance Loans (Schedule C)	
		Other Liabilities (List):	
Personal Property (including automobiles)			
Other Assets (List):			
		TOTAL LIABILITIES	
		NET WORTH	
TOTAL ASSETS	\$	TOTAL LIABILITIES AND NET WORTH	\$

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are (either of) you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Do (either of) you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are there any unsatisfied judgments or legal actions pending against you (either of) you?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are (either of) you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
What would be your total estimated tax liability if you were to sell your major assets?			\$ _____
If yes for any of the above, give details: _____			

Schedule A - Cash In Financial Institutions (Use additional sheet if necessary)

INSTITUTION	TYPE OF ACCOUNT	ACCOUNT NUMBER	DATE OPENED	BALANCE
TOTAL				\$

Schedule B - All Securities (including non-money market mutual funds)*

No. of shares (Stock) or Face Value (Bonds)	DESCRIPTION	OWNER(S)	WHERE HELD	COST	CURRENT MARKET VALUE	PLEGGED	
						YES	NO
READILY MARKETABLE SECURITIES (including U.S. Governments and Municipals)							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
NON-READILY MARKETABLE SECURITIES (closely held, thinly traded, or restricted stock)							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>

* If not enough space, attach a separate schedule or brokerage statement and enter totals only.

PLEASE ANSWER THE FOLLOWING QUESTIONS:

1. Income tax returns filed through (date): _____ Are any returns currently being audited or contested? Yes No
If yes, what year(s)? _____
2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? Yes No
If yes, please provide details: _____
3. Have (either of) you ever defaulted on a personal loan, loan to your company, or loan in which you were a guarantor? Yes No
4. Have you drawn a will? Yes No
If yes, please furnish the name of the executor(s) and year will was drawn: _____
5. Number of dependents (excluding self) and relationship to applicant: _____
6. Have you ever had a financial plan prepared for you? Yes No
7. Did you include your most recent two years federal and state tax returns? Yes No
8. Do (either of) you have a line of credit or unused credit facility at any other institution(s)? Yes No
If so, please indicate where, how much, and name of banker: _____

9. Do you anticipate any substantial inheritances? Yes No
If yes, please explain: _____
10. Has any of your property been transferred to a trust? Yes No Is it revocable or irrevocable?
Who is/are the trustee(s): _____
11. Are any assets pledged other than as described or the schedules herein? Yes No
If so, please describe: _____

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce The First Bank of Greenwich (the "Bank") to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that the Bank is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete.

Each of the undersigned agrees to notify the Bank immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained on this statement or (2) in the financial condition of the undersigned or (3) in the ability of any of the undersigned to perform their obligations to the Bank. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, the Bank may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable.

The Bank is authorized to make all inquiries deemed necessary to verify and reverify, from time to time, the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give the Bank any information it may have on the undersigned. Each of the undersigned authorizes the Bank to answer questions about your credit experience with the Bank.

As long as any obligation or guarantee of the undersigned to the Bank is outstanding, the undersigned shall supply annually an updated financial statement, personal tax returns or other information as the Bank may reasonably request from time to time. This personal financial statement and any other financial or other information shall become the property of the Bank.

Date Print Name

Signature (Individual)

Date Print Name

Signature (other party)
(if you are requesting the financial accommodation jointly)

SCHEDULE OF REAL ESTATE OWNED

BORROWER: _____ **DATE:** _____

No.	Property Address	Building Type	Building Size (Units & SF)	Legal Owner (of Title)	Ownership (%)	Occupancy (%)	Revenue	Taxes & Expenses	Net Operating Income	Mortgage Balance	Mortgage Payment	Term	Interest Rate	Maturity Date
1														
2														
3														
4														
5														
6														
7														
8														
9														
10														
11														
12														
Total														

CERTIFICATION AND AUTHORIZATION

CERTIFICATION

To The First Bank of Greenwich ("Lender"):

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

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

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

Applicant: X _____ SSN: _____ DOB: _____ Date: _____

Applicant: X _____ SSN: _____ DOB: _____ Date: _____

THE FIRST BANK OF GREENWICHSM

Rev. 12/2021

FACTS WHAT DOES THE FIRST BANK OF GREENWICH 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
- Account balances
- Payment history
- Transaction or loss history
- Credit history
- Account transactions

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 The First Bank of Greenwich chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The First Bank of Greenwich 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	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call (203) 629-8400 or go to greenwichfirst.com

What We Do	
How does The First Bank of Greenwich protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does The First Bank of Greenwich collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Open an account ● Pay your bills ● Apply for a loan ● Use your credit or debit card ● Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>The First Bank of Greenwich, First Greenwich Financial, Inc., and First Greenwich Mortgage Company are affiliated with each other.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>The First Bank of Greenwich does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>The First Bank of Greenwich doesn't jointly market.</i>