



Identification

Federal law requires that we obtain, verify, and record information that identifies each person who opens an account. We will ask your name, address, date of birth and other information that will allow us to identify you, such as your driver license.

Joint Attestation *(sign below)*

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit:

_____ _____
 Borrower signature Co-Borrower signature

1. Loan Request *(complete in all cases)*

| | | | | |
|---|--|--------------|--|---|
| <input type="checkbox"/> Home Equity Line of Credit | <input type="checkbox"/> Personal Unsecured Line of Credit | Loan Amount | Loan Purpose | <input type="checkbox"/> Home Improvement |
| <input type="checkbox"/> Interest Only - Home Equity Line of Credit | <input type="checkbox"/> Personal Unsecured Loan | \$ _____ | <input type="checkbox"/> Home Purchase | <input type="checkbox"/> Debt Consolidation |
| <input type="checkbox"/> Home Equity Loan | <input type="checkbox"/> Auto | Loan Term | <input type="checkbox"/> Home Refinance | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Deposit Secured | <input type="checkbox"/> Cash Reserve | _____ months | Automatic Payment Deduction (APD) from a Republic Bank Account | |
| | | | <input type="checkbox"/> Yes, Account No. _____ | |

2. Borrower Information *(Borrower)* **Select:** *(Co-Borrower)* *(Co-Signer)*

| | | | |
|--|--|--|--|
| Borrower's Name (include Jr. or Sr. if applicable) | | Borrower's Name (include Jr. or Sr. if applicable) | |
| Social Security # | DOB (mm/dd/yyyy) | Social Security # | DOB (mm/dd/yyyy) |
| Home Phone (include area code) | Email | Home Phone (include area code) | Email |
| Do not complete if this is for individual unsecured credit | | | |
| <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced, widowed) | | <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced, widowed) | |
| Present address (street, city, state, ZIP) | <input type="checkbox"/> Own – No. Yrs. _____ <input type="checkbox"/> Rent – No. Yrs. _____ <input type="checkbox"/> Lives with relative – No. Yrs. _____ | Present address (street, city, state, ZIP) | <input type="checkbox"/> Own – No. Yrs. _____ <input type="checkbox"/> Rent – No. Yrs. _____ <input type="checkbox"/> Lives with relative – No. Yrs. _____ |
| County _____ | | County _____ | |
| Mailing address, if different from present address | | Mailing address, if different from present address | |
| _____ | | _____ | |
| _____ | | _____ | |
| _____ | | _____ | |
| If residing at present address for less than two years, complete the following | | If residing at present address for less than two years, complete the following | |
| Former address (street, city, state, ZIP) | <input type="checkbox"/> Own – No. Yrs. _____ <input type="checkbox"/> Rent – No. Yrs. _____ <input type="checkbox"/> Lives with relative – No. Yrs. _____ | Former address (street, city, state, ZIP) | <input type="checkbox"/> Own – No. Yrs. _____ <input type="checkbox"/> Rent – No. Yrs. _____ <input type="checkbox"/> Lives with relative – No. Yrs. _____ |
| _____ | | _____ | |
| _____ | | _____ | |
| _____ | | _____ | |

| 3. Employment Information (Borrower) | | Select: <input type="checkbox"/> (Co-Borrower) <input type="checkbox"/> (Co-Signer) | |
|--|---|---|---|
| Name & Address of Employer <input type="checkbox"/> Self Employed _____ _____ County _____ | Dates (from - to) _____ | Name & Address of Employer <input type="checkbox"/> Self Employed _____ _____ County _____ | Dates (from - to) _____ |
| Position/Title/Type of Business _____ _____ | Business Phone (include area code) _____ | Position/Title/Type of Business _____ _____ | Business Phone (include area code) _____ |
| If employed in current position for less than two years or if currently employed in more than one position, complete the following: (attach additional sheet if needed) | | | |
| Name & Address of Employer <input type="checkbox"/> Self Employed _____ _____ County _____ | Dates (from - to) _____ | Name & Address of Employer <input type="checkbox"/> Self Employed _____ _____ County _____ | Dates (from - to) _____ |
| Position/Title/Type of Business _____ _____ | Business Phone (include area code) _____ | Position/Title/Type of Business _____ _____ | Business Phone (include area code) _____ |

| 4. Monthly Income and Combined Housing Expense Information | | | | | |
|--|---|-------------|-------|----------------------------------|-----------------------|
| Gross Monthly Income | Borrower | Co-Borrower | Total | Combined Monthly Housing Expense | Present |
| Base Empl. Income* | \$ | \$ | \$ | Rent | \$ |
| Overtime | \$ | \$ | \$ | First Mortgage (P&I) | \$ |
| Bonuses | \$ | \$ | \$ | Other Financing (P&I) | \$ |
| Commissions | \$ | \$ | \$ | Hazard Insurance | \$ |
| Dividends/Interest | \$ | \$ | \$ | Real Estate Taxes | \$ |
| Net Rental Income | \$ | \$ | \$ | Mortgage Insurance | \$ |
| Other (before completing, see the notice in "describe other income" below) | \$ | \$ | \$ | Homeowner Assn. Dues | \$ |
| | | | | Other | \$ |
| Total | \$ | \$ | \$ | Total | \$ |
| * Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements. | | | | | |
| Describe Other Income | Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan. | | | | |
| Borrower/Co-Borrower | | | | | Monthly Amount |
| | | | | | \$ |
| | | | | | \$ |

| 5. Schedule for Real Estate Owned (if additional properties are owned, use continuation sheet) | | | | | | | |
|--|----------------------|-----------------------------|---------------------|-------------------|---------------------------------------|-------------------|----|
| Property Address (Enter PS if pending sale or R if rental being held for income) | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, Taxes & Misc. | Net Rental Income | |
| | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| Totals | \$ | \$ | \$ | \$ | \$ | \$ | \$ |

| 6. Complete this section if you are paying off creditors with proceeds with this loan request | | | |
|---|-------------------|-------------|-------------------|
| 1. Creditor | Payoff Balance \$ | 4. Creditor | Payoff Balance \$ |
| 2. Creditor | Payoff Balance \$ | 5. Creditor | Payoff Balance \$ |
| 3. Creditor | Payoff Balance \$ | 6. Creditor | Payoff Balance \$ |

7. Complete this section if you are applying for a Home Equity Loan or Line of Credit

| | | | |
|---|---|---|---|
| Collateral property address (street, city, state & ZIP) _____ _____ County _____ | Occupancy <input type="checkbox"/> Principal Residence <input type="checkbox"/> Secondary Property <input type="checkbox"/> Investment | Property Type <input type="checkbox"/> Single Family <input type="checkbox"/> Condo <input type="checkbox"/> 1 to 2 Family <input type="checkbox"/> PUD <input type="checkbox"/> CO OP | Year Acquired _____ Property Value \$ _____ Amount Existing Liens \$ _____ |
| Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) _____ Property to be held in the name(s) of _____ | | Lien Holder _____ _____ | |

8. Complete this section if you are applying for an Automobile Loan

| | | | | | |
|---|------|-------|---|---------|--|
| <input type="checkbox"/> New <input type="checkbox"/> Used | Make | Model | Year | Mileage | Serial No./Vehicle Identification Number (VIN) |
| Complete Name, Address and Telephone Number of Seller _____ _____ | | | Estimated Vehicle Value - \$ _____ | | Down Payment - \$ _____ Purchase Price - \$ _____ |

9. Declarations

| If you answer "Yes" to any questions (a) through (l), please use space below for explanation | Borrower | Co-Borrower/Co-Signer |
|--|--|--|
| (a) Are there any outstanding judgments against you? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (b) Have you been declared bankrupt within the past seven years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (c) Have you had property foreclosed upon within the last seven years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (d) Are you a party to a lawsuit? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (e) Are you obligated on any loan which resulted in foreclosure, etc...? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (f) Are you presently delinquent or in default on any Federal debt, loan, etc...? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (g) Are you obligated to pay alimony, child support, or separate maintenance? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (h) Is any part of the down payment borrowed? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (i) Are you a co-maker or endorser on a note? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (j) Have you had merchandise repossessed? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (k) Have you been denied credit with this lender previously? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (l) Are you a permanent resident alien? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (m) Are you a U. S. Citizen? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| _____ _____ _____ | | |

10. Acknowledgment & Agreement

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (3) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (4) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (5) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (6) and my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

| | | |
|--------------------|------|---------------------------------|
| ✘ | | ✘ |
| Borrower signature | Date | Co-Borrower/Co-Signer signature |
| | | Date |

11. Government Monitoring Information

BORROWER NOTE: COMPLETE THIS SECTION ONLY IF THIS LOAN YOU ARE APPLYING FOR IS FOR A HOME EQUITY LOAN OR HOME EQUITY LINE OF CREDIT. DO NOT COMPLETE FOR NON DWELLING SECURED LOANS.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

| (Borrower) | Select: <input type="checkbox"/> (Co-Borrower) <input type="checkbox"/> (Co-Signer) |
|---|---|
| <p>Ethnicity: (Check one or more)</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <input type="checkbox"/> Cuban <input type="checkbox"/> Puerto Rican</p> <p><input type="checkbox"/> Other Hispanic or Latino - Print Origin below:</p> <p>_____</p> <p><i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information</p> | <p>Ethnicity: (Check one or more)</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Mexican <input type="checkbox"/> Cuban <input type="checkbox"/> Puerto Rican</p> <p><input type="checkbox"/> Other Hispanic or Latino - Print Origin below:</p> <p>_____</p> <p><i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information</p> |
| <p>Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> I do not wish to provide this information</p> | <p>Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> I do not wish to provide this information</p> |
| <p>Race: (Check one or more)</p> <p><input type="checkbox"/> American Indian or Alaska Native – Print name if enrolled or principal tribe:</p> <p>_____</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese</p> <p><input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian – Print race:</p> <p>_____</p> <p><i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan <input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander – Print race:</p> <p>_____</p> <p><i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> | <p>Race: (Check one or more)</p> <p><input type="checkbox"/> American Indian or Alaska Native – Print name if enrolled or principal tribe:</p> <p>_____</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese</p> <p><input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian – Print race:</p> <p>_____</p> <p><i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan <input type="checkbox"/> Guamanian or Chamorro</p> <p><input type="checkbox"/> Other Pacific Islander – Print race:</p> <p>_____</p> <p><i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p> |

12. To be completed by Loan Originator

| | | | |
|--|--|--|--|
| This Information was provided <input type="checkbox"/> In person (Face-to-Face) <input type="checkbox"/> Via fax, mail, the internet, email or hand delivered to bank employee <input type="checkbox"/> In a telephone interview | | | |
| Loan Originator's Signature | | Date | |
| Loan Originator's Name (print or type) | Loan Originator's Identifier (NMLSR ID#) | Loan Originator's Phone Number (including area code) | |
| | REQUIRED FOR REAL ESTATE LOANS | 1.888.875.2265 | |
| Loan Originator's Company's Name | Loan Originator's Company Identifier (NMLSR ID#) | Store | Loan Origination Company's Address |
| Republic First Bank d.b.a. Republic Bank | 738460 | | Two Liberty Place 50 South 16th Street, Suite 2400 Philadelphia, PA 19102 |



CONSENT TO RECEIVE LOAN COMMUNICATIONS ELECTRONICALLY (CONSUMER LENDING E-SIGN ACT DISCLOSURE)

This Consent covers credit-related documentation required to be provided by Republic First Bank D.B.A. Republic Bank (hereinafter "the Bank") in connection with the application you submitted for one or more consumer credit products ("Loan(s)"). The words "we," "us," "our" and other similar terms refer to the Bank, and the words "you," "your" and other similar terms mean you, the individual(s) or entity identified on the Loan(s). If your Loan is a joint account, we will consider the Communication (as defined below) to have been given to all joint borrowers when made available to you pursuant to this Consent. If you are not a borrower and are reviewing this Consent in your capacity as agent for the borrower, you are consenting to receive electronic records, as provided herein, on behalf of the borrower.

If you choose not to agree, you may request that we send your loan documents to you via mail to the address reflected on your loan application. Your refusal to consent will not limit our ability to otherwise communicate with you electronically, to the extent not prohibited by applicable law.

ELECTRONIC RECORDS. By indicating your acceptance below and by signing this Consent, you understand and agree to be bound by the terms and conditions of this Consent, and authorize us to provide to you in electronic format the following communications (collectively referred to herein as "Communications") regarding your Loans:

- This Consent Form
- All Loan Application Disclosures Required Under Federal and State Lending Rules and Regulations
- Conditional Approval Letter (if applicable)
- Notice of Counteroffer (if applicable)
- Adverse Action Notice (if applicable)

This Consent WILL NOT extend to your loan closing documents, periodic account statements, changes to the terms and conditions of your loan, or any other documents or notices that we provide to you relating to your loan once you loan is established.

PAPER COPIES. If you choose not to provide your consent to receive your loan application disclosures or your Conditional Approval Letter/Notice of Counteroffer/Adverse Action Notice (as applicable to your application), please contact us via telephone at 888.875.2265 or submit a written request to: consumerlending@myrepublicbank.com. **You have the right to request paper copies of your disclosures at anytime.** We will provide a copy to you free of Bank fees or charges.

WITHDRAWAL OF CONSENT. If you wish to withdraw your consent at any time during the application process, you may do so at any time. Once we have had a reasonable opportunity to respond to your request withdrawal, we will terminate the delivery of future Communications to you in electronic form. To withdraw your consent, all you need to do is contact us by please contact us via telephone at 888.875.2265 or submit a written request to: consumerlending@myrepublicbank.com. Your withdrawal will not affect the previously delivered electronic Communications.

HARDWARE OR SOFTWARE REQUIREMENTS. In order for you to access and retain your Communications, you must have the following equipment and software:

- A personal computer or other device that is capable of accessing the Internet, has the ability to send and receive e-mail, and has sufficient memory to store electronic records.
- A printer or the ability to download information to your hardware in order to retain copies of the Communications.
- An Internet web browser such as Google Chrome, Mozilla Firefox, Internet Explorer, or Apple Safari or equivalent
- You must have software that enables you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader®.

If we change the minimum hardware or software requirements needed to access or retain the Communications, and the change creates a material risk that you will not be able to access or retain a subsequent record, then before the change takes effect we will let you know about the change and the new requirements. We will notify you by email, and at that time you will be allowed to choose whether you still want to give us your consent to receiving Communications by electronic means. If not, you will be allowed to withdraw your consent at that time.

HOW TO UPDATE YOUR RECORDS. It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to these disclosures and your account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting us via telephone at 888.875.2265 or by submitting written notification to: consumerlending@myrepublicbank.com.

If you fail to update or change an incorrect email address or other contact information, you understand and agree that any Communications shall nevertheless be deemed to have been provided to you when they are emailed to the email address we have for you in our records.



ADDITIONAL TERMS AND ACCEPTANCE. Communications will be provided to you after you give your consent, by signing below. We reserve the right, from time to time, to deliver one or more Communications in paper form instead of electronic form by mailing a Communications to the last known mailing address on our records for you. In the event that we do so, we are in no way terminating this Consent and we may continue to provide Communications to you in electronic form.

We reserve the right, in our sole discretion, to discontinue providing records in electronic form. For example, we may discontinue sending records in electronic form if we receive three (3) rejected or undeliverable email notices in response to our emails to you. We also reserve the right to change the terms and conditions of this disclosure and consent. If required by law, we will provide you with notice of any such termination or change and request a new consent. You agree that we may provide you with notice of such change electronically.

By checking this box, I/we agree to the electronic delivery of the Communications detailed above, and I/we agree to be bound to the terms and conditions of this Consent.

Signature of Borrower

Date

Printed Name of Borrower

Borrower's E-mail Address

Signature of Co-Borrower

Date

Printed Name of Co-Borrower

Co-Borrower's E-mail Address

Please be advised that the following page contains the Bank's early arm disclosure. The early arm disclosure **does** apply to borrowers enrolled in **Automatic Payment Deduction ("APD")** for the following loan products:

- Home Equity Term Loans
- Home Equity Lines of Credit
- Interest Only Home Equity Lines of Credit

This disclosure **does not** apply to loans offered under the city of **Philadelphia's Restore, Repair, Renew Program ("RRR")**, as these loans do not offer an **APD** option and, therefore, are not adjustable.



EARLY ARM DISCLOSURE STATEMENT

Republic First Bank D/B/A Republic Bank Two Liberty Place
50 S. 16th Street, Suite 2400
Philadelphia, PA 19102

ADJUSTABLE RATE MORTGAGE ("ARM")
IMPORTANT MORTGAGE LOAN INFORMATION - PLEASE READ CAREFULLY
PROGRAM NAME: HOME EQUITY TERM LOAN PREFERRED RATE
Origination Co. NMLSR ID: 738460

If you wish to apply for an Adjustable Rate Mortgage loan (referred to in this disclosure as an "ARM") with Republic First Bank D/B/A Republic Bank (referred to in this disclosure as "we," "us," "our" or "Lender"), you should read the information below concerning the differences between this ARM program and other mortgage loan programs with which you may be familiar. This disclosure describes the features of the specific ARM that you are considering. Upon your request, we will provide you with information about any other Adjustable Rate Mortgage programs we offer.

GENERAL DESCRIPTION OF AN ADJUSTABLE RATE MORTGAGE LOAN. This loan is an Adjustable Rate Mortgage loan. The applicable interest rate may change from time to time based upon the movements of an interest rate. This ARM program is based on the terms and conditions set forth in this disclosure and in the loan documents. We have based this disclosure on recent interest rates, and margin values, and fees. Ask us for our current interest rate and margin.

You should read carefully this disclosure and the promissory note, deed of trust or mortgage, any riders and all other documents that you will be asked to sign if we offer an ARM to you and you accept it. This disclosure is not a contract or a loan commitment. However, the loan documents once signed will be a contract between you and us. The matters discussed in this disclosure are subject to change by us at any time without notice.

HOW YOUR INTEREST RATE IS DETERMINED. Your initial interest rate will be based on a fixed rate with a preferred rate reduction.

Interest Rate. Your initial interest rate on this loan will be specified either at the time you receive a loan commitment or at the loan closing and will be based on market conditions at that time. An interest rate of 6.50% per annum is representative of a fixed rate with a preferred rate reduction recently offered by us under this ARM program for a first lien loan if your collateral address is in the State of New Jersey or the Commonwealth of Pennsylvania. An interest rate of 6.49% per annum is representative of a fixed rate with a preferred rate reduction recently offered by us under this ARM program for a first lien loan if your collateral address is in the State of New York. An interest rate of 7.00% per annum is representative of a fixed rate with a preferred rate reduction recently offered by us under this ARM program for a subordinate lien loan if your collateral address is in the State of New Jersey or the Commonwealth of Pennsylvania. An interest rate of 7.24% per annum is representative of a fixed rate with a preferred rate reduction recently offered by us under this ARM program for a subordinate lien loan if your collateral address is in the State of New York.

Interest Rate Adjustments. The interest rate under this ARM program is fixed throughout the term of the loan, subject to increase only upon occurrence of an event that would cause us to increase the interest rate as described below. However, under no circumstances will your interest rate exceed 6.75% per annum at any time during the term of your loan for a first lien or 7.25% per annum for a subordinate lien if your collateral address is in the State of New Jersey or the Commonwealth of Pennsylvania. Under no circumstances will your interest rate exceed 6.74% per annum at any time during the term of your loan for a first lien or 7.49% per annum for a subordinate lien if your collateral address is in the State of New York.

Preferred Rate Reduction. Your interest rate includes a preferred rate reduction, and your interest rate may increase based on the occurrence of the following event:

Description of Event That Would Cause the Preferred Rate Reduction to Terminate:
Termination of automatic payment account.

Rate Determination.
Upon termination of your preferred rate reduction, the new interest rate for your loan will be determined in the following manner:
Monthly rate will increase by .25%.

HOW YOUR PAYMENTS ARE DETERMINED. Your monthly payment of principal and interest will be determined based on the interest rate, loan term, and loan balance. If your interest rate changes, your payment will be adjusted to fully amortize the loan by the end of the loan term.

Frequency of Payment Changes. Your payment will not change except upon the occurrence of an event that would cause us to increase the interest rate as described above.



HOME EQUITY LINE OF CREDIT

Republic First Bank D/B/A Republic Bank
Two Liberty Place
50 S. 16th Street, Suite 2400
Philadelphia, PA 19102

IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT

This disclosure contains important information about our Home Equity Line of Credit (the "Plan" or the "Credit Line"). You should read it carefully and keep a copy for your records.

AVAILABILITY OF TERMS. All of the terms of the Plan described herein are subject to change. If any of these terms change (other than the ANNUAL PERCENTAGE RATE) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you paid to us or anyone else in connection with your application.

SECURITY INTEREST. We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

POSSIBLE ACTIONS. Under this Plan, we have the following rights: We can terminate your account, require you to pay us the entire outstanding balance in one payment, and charge you certain fees if:

- (a) You engage in fraud or material misrepresentation in connection with the Plan.
- (b) You do not meet the repayment terms of the Plan.
- (c) Your action or inaction adversely affects the collateral for the Plan or our rights in the collateral.

We can refuse to make additional extensions of credit or reduce your credit limit if:

- (a) The value of the dwelling securing the Plan declines significantly below its appraised value for purposes of the Plan.
- (b) We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances.
- (c) You are in default of a material obligation of the Plan.
- (d) Government action prevents us from imposing the annual percentage rate provided for under the Plan or impairs our security interest such that the value of the interest is less than 120 percent of the credit line.
- (e) A government authority has notified us that continued advances would constitute an unsafe business practice.
- (f) The maximum annual percentage rate is reached.

The initial agreement permits us to make changes to the terms of the Plan at specified times or upon the occurrence of specified events.

Fees and Charges. In order to open and maintain an account, you must pay certain fees and charges.

Late Charge. If your primary address is in the state of New York, your payment will be late if it is not received by us within **15 days after the "Payment Due Date" shown on your periodic statement.** If your payment is late, we may charge you 2.000% of the unpaid amount of the payment or \$15.00, whichever is less.

Late Charge. If your primary address is in the state of New Jersey or the Commonwealth of Pennsylvania, your payment will be late if it is not received by us within **15 days after the "Payment Due Date" shown on your periodic statement.** If your payment is late, we may charge you 5.000% of the unpaid amount of the payment or \$15.00, whichever is less.

Third Party Fees. You must pay certain fees to third parties such as appraisers, credit reporting firms, and government agencies.

We also will pass on any third party charges as part of an annual review of your account, in amounts estimated to be similar to those disclosed below. These third party fees generally total between \$425.00 and \$15,285.75. Upon request, we will provide you with an itemization of the fees you will have to pay to third parties.

PROPERTY INSURANCE. You must carry insurance on the property that secures the Plan.

MINIMUM PAYMENT REQUIREMENTS. You can obtain advances of credit during the following period: You may obtain credit advances for one hundred eighty (180) months (the "Draw Period"). After the Draw Period ends, the repayment period will begin. You will no longer be able to obtain credit advances. The length of the repayment period is as follows: one hundred eighty (180) months. Your Regular Payment will be based on a percentage of your outstanding balance plus all accrued FINANCE CHARGES as shown below ("First Payment Stream"). Your payments will be due monthly.

Range of Balances

All Balances

Number of Payments

180

Regular Payment Calculation

0.556% of your outstanding balance plus all accrued FINANCE CHARGES



Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. An increase in the ANNUAL PERCENTAGE RATE may increase the amount of your Regular Payment.

After completion of the First Payment Stream, your Regular Payment will be based on a percentage of your outstanding balance plus all accrued FINANCE CHARGES as shown below ("Second Payment Stream"). Your payments will be due monthly.

| Range of Balances | Number of Payments | Regular Payment Calculation |
|--------------------------|---------------------------|---|
| All Balances | 180 | 0.556% of your outstanding balance plus all accrued FINANCE CHARGES |

Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. The Minimum Payment will not fully repay the principal that is outstanding on your Credit Line and your final payment will be a single balloon payment. An increase in the ANNUAL PERCENTAGE RATE may increase the amount of your Regular Payment.

In any event, if your Credit Line balance falls below \$1.00, you agree to pay your balance in full.

MINIMUM PAYMENT EXAMPLE. If your collateral address is in the State of New York and if you made only the minimum payment and took no other credit advances, it would take 30 years to pay off a credit advance of \$10,000.00 at an ANNUAL PERCENTAGE RATE of 6.490%. During that period, you would make 180 monthly payments ranging from \$40.38 to \$110.72. Then you would make 179 monthly payments ranging from \$14.80 to \$40.59 and one final payment of \$1,358.64.

MINIMUM PAYMENT EXAMPLE. If your collateral address is in the State Of New Jersey or the Commonwealth of Pennsylvania and if you made only the minimum payment and took no other credit advances, it would take 30 years to pay off a credit advance of \$10,000.00 at an ANNUAL PERCENTAGE RATE of 5.25%. During that period, you would make 180 monthly payments ranging from \$36.60 to \$100.19. Then you would make 179 monthly payments ranging from \$13.41 to \$36.72 and one final payment of \$1,357.21.

TRANSACTION REQUIREMENTS. The following transaction limitations will apply to the use of your Credit Line:

Online Banking Limitations. The following transaction limitations will apply to your Credit Line and accessing by other methods.

Other Transaction Requirements. You must be enrolled in our online banking system to initiate credit advances through online banking. Credit advances initiated by you through our online banking system may only be applied (transferred) to your designated deposit account with us.

Credit Line HELOC Check, In Person Request, Telephone Request and Request By Mail Limitations. There are no transaction limitations for the writing of HELOC Checks, requesting an advance in person, requesting an advance by telephone or requesting an advance by mail.

TAX DEDUCTIBILITY. You should consult a tax advisor regarding the deductibility of interest and charges for the Plan.

ADDITIONAL HOME EQUITY PROGRAMS. Ask us about our other available Home Equity Line of Credit plans.

VARIABLE RATE FEATURE. The Plan has a variable rate feature. The ANNUAL PERCENTAGE RATE (corresponding to the periodic rate), and the minimum payment amount can change as a result. The ANNUAL PERCENTAGE RATE does not include costs other than interest.

THE INDEX. The annual percentage rate is based on the value of an index (referred to in this disclosure as the "Index"). The Index is the prime rate as published from time to time in the Wall Street Journal. Information about the Index is available or published in the Wall Street Journal. We will use the most recent Index value available to us as of the day of the rate change or any annual percentage rate adjustment. If the Index is no longer available, we will choose a new Index and margin. The new Index will have an historical movement substantially similar to the original Index, and the new Index and margin will result in an annual percentage rate that is substantially similar to the rate in effect at the time the original Index becomes unavailable .

ANNUAL PERCENTAGE RATE. To determine the Periodic Rate that will apply to your First Payment Stream, we add a margin to the value of the Index, round that sum up to the nearest 0.001 %, then divide the rounded value by 365 days. To obtain the ANNUAL PERCENTAGE RATE we multiply the Periodic Rate by the number of days in a year (366 during leap years). This result is the ANNUAL PERCENTAGE RATE for your First Payment Stream. To determine the Periodic Rate that will apply to your Second Payment Stream, we add a margin to the value of the Index, round that sum up to the nearest 0.001%, then divide the rounded value by 365 days. To obtain the ANNUAL PERCENTAGE RATE we multiply the Periodic Rate by the number of days in a year (366 during leap years). This result is the ANNUAL PERCENTAGE RATE for your Second Payment Stream. A change in the Index rate generally will result in a change in the ANNUAL PERCENTAGE RATE. The amount that your ANNUAL PERCENTAGE RATE may change also may be affected by the lifetime annual percentage rate limits, as discussed below.

Please ask us for the current Index value, margin and annual percentage rate. After you open a credit line, rate information will be provided on periodic statements that we send you.



FREQUENCY OF ANNUAL PERCENTAGE RATE ADJUSTMENTS. If your primary address is in the State of New York your ANNUAL PERCENTAGE RATE can change daily. There is no limit on the amount by which the annual percentage rate can change during any one year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 16.000 % per annum or, go below 3.750% per annum at any time during the term of the Plan.

FREQUENCY OF ANNUAL PERCENTAGE RATE ADJUSTMENTS. If your primary address is in the State of New Jersey your ANNUAL PERCENTAGE RATE can change daily. There is no limit on the amount by which the annual percentage rate can change during any one year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 16.000 % per annum or, go below 3.500% per annum at any time during the term of the Plan.

FREQUENCY OF ANNUAL PERCENTAGE RATE ADJUSTMENTS. If your primary address is in the Commonwealth of Pennsylvania your ANNUAL PERCENTAGE RATE can change daily. There is no limit on the amount by which the annual percentage rate can change during any one year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 18.000 % per annum or, go below 3.500% per annum at any time during the term of the Plan.

MAXIMUM RATE AND PAYMENT EXAMPLE. If your primary address is in the State of New York or New Jersey.

Draw Period. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 16 .000% would be \$191.49. This ANNUAL PERCENTAGE RATE could be reached at the time of the 1st payment.

Repayment Period. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 16.000% would be \$191.49. This ANNUAL PERCENTAGE RATE could be reached at the time of the 1st payment during the repayment period.

MAXIMUM RATE AND PAYMENT EXAMPLE. If your primary address is in the Commonwealth of Pennsylvania

Draw Period. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 18.000% would be \$208.48. This ANNUAL PERCENTAGE RATE could be reached at the time of the 1st payment.

Repayment Period. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 18.000% would be \$208.48. This ANNUAL PERCENTAGE RATE could be reached at the time of the 1st payment during the repayment period.

PREPAYMENT. You may prepay all or any amount owing under the Plan at any time without penalty.

HISTORICAL EXAMPLE. The example below shows how the ANNUAL PERCENTAGE RATE and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the Index from 2007 to 2021. The Index values are from the following reference period: the first business day of December. While only one payment per year is shown, payments may have varied during each year. Different outstanding principal balances could result in different payment amounts.

The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during the year. It does not necessarily indicate how the Index or your payments would change in the future.

If your collateral address is in the State of New York

| Year (the first business day of December) | Index (Percent) | Margin (1) Percent | Annual Percentage Rate | Monthly (Dollars) |
|---|-----------------|--------------------|------------------------|-------------------|
| 2007 | NA | NA | NA | NA |
| 2008 | NA | NA | NA | NA |
| 2009 | NA | NA | NA | NA |
| 2010 | NA | NA | NA | NA |
| 2011 | NA | NA | NA | NA |
| 2012 | NA | NA | NA | NA |
| 2013 | NA | NA | NA | NA |
| 2014 | NA | NA | NA | NA |
| 2015 | NA | NA | NA | NA |
| 2016 | NA | NA | NA | NA |
| 2017 | NA | NA | NA | NA |
| 2018 | NA | NA | NA | NA |
| 2019 | 4.75 | 3.24 | 7.99 | 55.31 |
| 2020 | 3.25 | 3.24 | 6.49 | 46.40 |
| 2021 | 3.25 | 3.24 | 6.49 | 43.39 |

If your collateral address is in the State Of New Jersey or the Commonwealth of Pennsylvania

| Year (the first business day of December) | Index (Percent) | Margin (1) Percent | Annual Percentage Rate | Monthly (Dollars) |
|---|-----------------|--------------------|------------------------|-------------------|
| 2007 | 7.50 | 2.00 | 9.50 | 136.28 |
| 2008 | 4.00 | 2.00 | 6.00 | 99.66 |
| 2009 | 3.25 | 2.00 | 5.25 | 87.64 |
| 2010 | 3.25 | 2.00 | 5.25 | 81.97 |
| 2011 | 3.25 | 2.00 | 5.25 | 76.67 |
| 2012 | 3.25 | 2.00 | 5.25 | 71.70 |
| 2013 | 3.25 | 2.00 | 5.25 | 67.07 |
| 2014 | 3.25 | 2.00 | 5.25 | 62.72 |
| 2015 | 3.25 | 2.00 | 5.25 | 58.67 |
| 2016 | 3.50 | 2.00 | 5.50 | 56.03 |
| 2017 | 4.25 | 2.00 | 6.25 | 55.67 |
| 2018 | 5.25 | 2.00 | 7.25 | 56.13 |
| 2019 | 4.75 | 2.00 | 6.75 | 50.60 |
| 2020 | 3.25 | 2.00 | 5.25 | 41.98 |
| 2021 | 3.25 | 2.00 | 5.25 | 39.27 |

(1) This is a margin we have used recently; your margin may be different.

CREDIT LINE TERMINATION FEE. If you terminate your Credit Line within the first twelve (12) months of the Agreement Date, you will be required to pay an Early Termination Fee of one (1) percent of the credit limit, not to exceed \$250.00 to us. In the event you refinance this Credit Line by obtaining a new loan through us, we will not charge this fee. You may prepay all or any amount outstanding on your Credit Line at anytime without incurring the Early Termination Fee, provided you do not request the termination of your Credit Line within the first twelve (12) months of the Agreement Date.

**REPUBLIC FIRST BANK DBA REPUBLIC BANK ("REPUBLIC BANK")
DISCLOSURES REQUIRED UNDER THE LAWS OF THE STATE OF NEW YORK**

NEW YORK PRE-APPLICATION DISCLOSURE AND FEE AGREEMENT

FOR OUR HOME EQUITY LINE OF CREDIT

This disclosure provides you with important information regarding your mortgage application pursuant to 3 NYCRR §38.3(b).

1. **Fee Disclosure:** You understand that you are not required to pay any fees to Republic Bank at the time of application.
2. **Prepayment Penalty:** The loan product for which you applied may impose a prepayment penalty. The terms and amount of, or formula for calculating, the prepayment penalty, if applicable, will be disclosed to you as soon as it is known, but no later than the time of commitment.
3. **You Can Call Us or Write Us:** If you have questions, comments or complaints concerning your application, call **1.888.875.2265** or write us at **50 S. 16th Street, Suite 2400, Philadelphia, PA 19102**.
4. **Interest Rate Set Date (3 NYCRR § 38.3(d)):** The interest rate for this mortgage loan will be set on the date on which you submit a completed loan application to Republic Bank.
5. **Agreement:** You and we agree to be bound by all provisions of this Agreement. Also, you acknowledge that you received a completed copy of this Agreement before paying any money in connection with your loan.
6. **Repayment:** If you terminate your line of credit within 36 months of opening it, you will be required to repay any mortgage taxes and recording fees Republic Bank paid on your behalf. The repayment amount of mortgage taxes and recording fees for a line of credit generally total between \$87.50 (\$5,000 line) and \$4,070.00 (\$200,000 line).

DISCLOSURE APPLICABLE TO BALLOON PAYMENT MORTGAGE LOANS ONLY

THE TERM OF THE LOAN IS 30 YEARS. AS A RESULT, YOU WILL BE REQUIRED TO REPAY THE ENTIRE PRINCIPAL BALANCE AND ANY ACCRUED INTEREST THEN OWING 30 YEARS FROM THE DATE ON WHICH THE LOAN IS MADE.

THE LENDER HAS NO OBLIGATION TO REFINANCE THIS LOAN AT THE END OF ITS TERM. THEREFORE, YOU MAY BE REQUIRED TO REPAY THE LOAN OUT OF ASSETS YOU OWN OR YOU MAY HAVE TO FIND ANOTHER LENDER WILLING TO REFINANCE THE LOAN.

ASSUMING THIS LENDER OR ANOTHER LENDER REFINANCES THIS LOAN AT MATURITY, YOU WILL PROBABLY BE CHARGED INTEREST AT MARKET RATES PREVAILING AT THAT TIME AND SUCH RATES MAY BE HIGHER THAN THE INTEREST RATE PAID ON THIS LOAN. YOU MAY ALSO HAVE TO PAY SOME FOR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW MORTGAGE LOAN. *See 3 NYCRR § 82.6*

Borrower's Signature / Date

Co-Borrower's Signature / Date



5 YEAR INTEREST ONLY HOME EQUITY LINE OF CREDIT

Republic First Bank D/B/A Republic Bank Two Liberty Place
50 S. 16th Street, Suite 2400
Philadelphia, PA 19102

IMPORTANT TERMS OF OUR 5 YEAR INTEREST ONLY HOME EQUITY LINE OF CREDIT

This disclosure contains important information about our 5 Year Interest Only HELOC (the "Plan" or the "Credit Line"). You should read it carefully and keep a copy for your records.

AVAILABILITY OF TERMS. All of the terms of the Plan described herein are subject to change. If any of these terms change (other than the ANNUAL PERCENTAGE RATE) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you paid to us or anyone else in connection with your application.

SECURITY INTEREST. We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

POSSIBLE ACTIONS. Under this Plan, we have the following rights: We can terminate your account, require you to pay us the entire outstanding balance in one payment, and charge you certain fees if:

- (a) You engage in fraud or material misrepresentation in connection with the Plan.
- (b) You do not meet the repayment terms of the Plan.
- (c) Your action or inaction adversely affects the collateral for the Plan or our rights in the collateral.

We can refuse to make additional extensions of credit or reduce your credit limit if:

- (a) The value of the dwelling securing the Plan declines significantly below its appraised value for purposes of the Plan.
- (b) We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances.
- (c) You are in default of a material obligation of the Plan.
- (d) Government action prevents us from imposing the annual percentage rate provided for under the Plan or impairs our security interest such that the value of the interest is less than 120 percent of the credit line.
- (e) A government authority has notified us that continued advances would constitute an unsafe business practice.
- (f) The maximum annual percentage rate is reached.

The initial agreement permits us to make changes to the terms of the Plan at specified times or upon the occurrence of specified events.

Fees and Charges. In order to open and maintain an account, you must pay certain fees and charges.

Late Charge. If your primary address is in the state of New York your payment will be late if it is not received by us within **15 days after the "Payment Due Date" shown on your periodic statement.** If your payment is late, we may charge you 2.000% of the unpaid amount of the payment or \$15.00, whichever is less.

Late Charge. If your primary address is in the state of New Jersey or the Commonwealth of Pennsylvania your payment will be late if it is not received by us within 15 days after the "Payment Due Date" shown on your periodic statement. If your payment is late, we may charge you 5.000% of the unpaid amount of the payment or \$15.00, whichever is less.

Third Party Fees. You must pay certain fees to third parties such as appraisers, credit reporting firms, and government agencies.

We also will pass on any third party charges as part of an annual review of your account, in amounts estimated to be similar to those disclosed below. These third party fees generally total between \$425.00 and \$15,285.75. Upon request, we will provide you with an itemization of the fees you will have to pay to third parties.

PROPERTY INSURANCE. You must carry insurance on the property that secures the Plan.

MINIMUM PAYMENT REQUIREMENTS. You can obtain advances of credit during the following period: sixty (60) months (the "Draw Period"). After the Draw Period ends, the repayment period will begin. You will no longer be able to obtain credit advances. The length of the repayment period is as follows: one hundred eighty (180) months. Your Regular Payment will equal the amount of your accrued FINANCE CHARGES ("First Payment Stream"). Your payments will be due monthly. Your First Payment Stream will last for the first 60 months. Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. An increase in the ANNUAL PERCENTAGE RATE may increase the amount of your Regular Payment. The Minimum Payment during the First Payment Stream will not reduce the principal that is outstanding on your Credit Line.

After completion of the First Payment Stream, your Regular Payment will be based on a percentage of your outstanding balance plus all accrued FINANCE CHARGES as shown below ("Second Payment Stream"). Your payments will be due monthly.

Range of Balances
All Balances

Number of Payments
180

Regular Payment Calculation
0.556% of your outstanding balance plus all accrued FINANCE CHARGES



Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. The Minimum Payment will not fully repay the principal that is outstanding on your Credit Line and your final payment will be a single balloon payment. An increase in the ANNUAL PERCENTAGE RATE may increase the amount of your Regular Payment. In any event, if your Credit Line balance falls below \$1.00, you agree to pay your balance in full.

MINIMUM PAYMENT EXAMPLE. If your collateral address is in the State of New York and If you made only the minimum payment and took no other credit advances, it would take 20 years to pay off a credit advance of \$10,000.00 at an ANNUAL PERCENTAGE RATE of 6.490%. During that period, you would make 60 monthly payments ranging from \$49.79 to \$55.12. Then you would make 179 monthly payments ranging from \$40.38 to \$110.72 and one final payment of \$3,706.44.

MINIMUM PAYMENT EXAMPLE. If your collateral address is in the State Of New Jersey or the Commonwealth of Pennsylvania If you made only the minimum payment and took no other credit advances, it would take 20 years to pay off a credit advance of \$10,000.00 at an ANNUAL PERCENTAGE RATE of 5.25%. During that period, you would make 60 monthly payments ranging from \$40.27 to \$44.59. Then you would make 179 monthly payments ranging from \$36.60 to \$100.19 and one final payment of \$3,702.56.

TRANSACTION REQUIREMENTS. The following transaction limitations will apply to the use of your Credit Line:

Online Banking Limitations. The following transaction limitations will apply to your Credit Line and accessing by other methods.

Other Transaction Requirements. You must be enrolled in our online banking system to initiate credit advances through online banking. Credit advances initiated by you through our online banking system may only be applied (transferred) to your designated deposit account with us.

Credit Line HELOC Check, Telephone Request, Request By Mail and In Person Request Limitations. There are no transaction limitations for the writing of HELOC Checks, requesting an advance by telephone, requesting an advance by mail or requesting an advance in person.

TAX DEDUCTIBILITY. You should consult a tax advisor regarding the deductibility of interest and charges for the Plan.

ADDITIONAL HOME EQUITY PROGRAMS. Please ask us about our other available Home Equity Line of Credit plans.

VARIABLE RATE FEATURE. The Plan has a variable rate feature. The ANNUAL PERCENTAGE RATE (corresponding to the periodic rate), and the minimum payment amount can change as a result. The ANNUAL PERCENTAGE RATE does not include costs other than interest.

THE INDEX. The annual percentage rate is based on the value of an index (referred to in this disclosure as the "Index"). The Index is the prime rate as published from time to time in the Wall Street Journal. Information about the Index is available or published in the Wall Street Journal. We will use the most recent Index value available to us as of the day of the rate change or any annual percentage rate adjustment. If the Index is no longer available, we will choose a new Index and margin. The new Index will have an historical movement substantially similar to the original Index, and the new Index and margin will result in an annual percentage rate that is substantially similar to the rate in effect at the time the original Index becomes unavailable.

ANNUAL PERCENTAGE RATE. To determine the Periodic Rate that will apply to your First Payment Stream, we add a margin to the value of the Index, round that sum up to the nearest 0.001%, then divide the rounded value by 365 days. To obtain the ANNUAL PERCENTAGE RATE we multiply the Periodic Rate by the number of days in a year (366 during leap years). This result is the ANNUAL PERCENTAGE RATE for your First Payment Stream. To determine the Periodic Rate that will apply to your Second Payment Stream, we add a margin to the value of the Index, round that sum up to the nearest 0.001%, then divide the rounded value by 365 days. To obtain the ANNUAL PERCENTAGE RATE we multiply the Periodic Rate by the number of days in a year (366 during leap years). This result is the ANNUAL PERCENTAGE RATE for your Second Payment Stream. A change in the Index rate generally will result in a change in the ANNUAL PERCENTAGE RATE. The amount that your ANNUAL PERCENTAGE RATE may change also may be affected by the lifetime annual percentage rate limits, as discussed below.

Please ask us for the current Index value, margin and annual percentage rate. After you open a credit line, rate information will be provided on periodic statements that we send you.

FREQUENCY OF ANNUAL PERCENTAGE RATE ADJUSTMENTS. If your primary address is in the State of New York your ANNUAL PERCENTAGE RATE can change daily. There is no limit on the amount by which the annual percentage rate can change during any one year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 16.000 % per annum or, go below 3.750% per annum at any time during the term of the Plan.

FREQUENCY OF ANNUAL PERCENTAGE RATE ADJUSTMENTS. If your primary address is in the State of New Jersey your ANNUAL PERCENTAGE RATE can change daily. There is no limit on the amount by which the annual percentage rate can change during any one year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 16.000 % per annum or, go below 3.500% per annum at any time during the term of the Plan.

FREQUENCY OF ANNUAL PERCENTAGE RATE ADJUSTMENTS. If your primary address is in the Commonwealth of Pennsylvania your ANNUAL PERCENTAGE RATE can change daily. There is no limit on the amount by which the annual percentage rate can change during any one year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 18.000 % per annum or, go below 3.500% per annum at any time during the term of the Plan.



MAXIMUM RATE AND PAYMENT EXAMPLE. If your primary address is in the State of New York or New Jersey.

Draw Period. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 16.000% would be \$135.89. This ANNUAL PERCENTAGE RATE could be reached at the time of the 1st payment.

Repayment Period. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 16.000% would be \$191.49. This ANNUAL PERCENTAGE RATE could be reached at the time of the 1st payment during the repayment period.

MAXIMUM RATE AND PAYMENT EXAMPLE. If your primary address is in the Commonwealth of Pennsylvania

Draw Period. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 18.000% would be \$152.88. This ANNUAL PERCENTAGE RATE could be reached at the time of the 1st payment.

Repayment Period. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 18.000% would be \$208.48. This ANNUAL PERCENTAGE RATE could be reached at the time of the 1st payment during the repayment period.

PREPAYMENT. You may prepay all or any amount owing under the Plan at any time without penalty.

HISTORICAL EXAMPLE. The example below shows how the ANNUAL PERCENTAGE RATE and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the Index from 2007 to 2021. The Index values are from the following reference period: the first business day of December. While only one payment per year is shown, payments may have varied during each year. Different outstanding principal balances could result in different payment amounts.

The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during the year. It does not necessarily indicate how the Index or your payments would change in the future.

If your collateral address is in the State of New York

| Year (the first business day of December) | Index (Percent) | Margin (1) Percent | Annual Percentage Rate | Monthly (Dollars) | |
|---|-----------------|--------------------|------------------------|-------------------|-------|
| Draw Period | 2007 | NA | NA | NA | |
| | 2008 | NA | NA | NA | |
| | 2009 | NA | NA | NA | |
| | 2010 | NA | NA | NA | |
| | 2011 | NA | NA | NA | |
| Payment Period | 2012 | NA | NA | NA | |
| | 2013 | NA | NA | NA | |
| | 2014 | NA | NA | NA | |
| | 2015 | NA | NA | NA | |
| | 2016 | NA | NA | NA | |
| | 2017 | NA | NA | NA | |
| | 2018 | NA | NA | NA | |
| | 2019 | 4.75 | 3.24 | 7.99 | 77.29 |
| | 2020 | 3.25 | 3.24 | 6.49 | 64.83 |
| | 2021 | 3.25 | 3.24 | 6.49 | 60.64 |

If your collateral address is in the State Of New Jersey or the Commonwealth of Pennsylvania

| Year (the first business day of December) | Index (Percent) | Margin (1) Percent | Annual Percentage Rate | Monthly (Dollars) | |
|---|-----------------|--------------------|------------------------|-------------------|--------|
| Draw Period | 2007 | 7.50 | 2.00 | 9.50 | 80.68 |
| | 2008 | 4.00 | 2.00 | 6.00 | 50.96 |
| | 2009 | 3.25 | 2.00 | 5.25 | 44.59 |
| | 2010 | 3.25 | 2.00 | 5.25 | 44.59 |
| | 2011 | 3.25 | 2.00 | 5.25 | 44.59 |
| Payment Period | 2012 | 3.25 | 2.00 | 5.25 | 100.19 |
| | 2013 | 3.25 | 2.00 | 5.25 | 93.70 |
| | 2014 | 3.25 | 2.00 | 5.25 | 87.64 |
| | 2015 | 3.25 | 2.00 | 5.25 | 81.97 |
| | 2016 | 3.50 | 2.00 | 5.50 | 78.29 |
| | 2017 | 4.25 | 2.00 | 6.25 | 77.78 |
| | 2018 | 5.25 | 2.00 | 7.25 | 78.44 |
| | 2019 | 4.75 | 2.00 | 6.75 | 70.70 |
| | 2020 | 3.25 | 2.00 | 5.25 | 58.67 |
| | 2021 | 3.25 | 2.00 | 5.25 | 54.87 |

(1) This is a margin we have used recently; your margin may be different.

CREDIT LINE TERMINATION FEE. If you terminate your Credit Line within the first twelve (12) months of the Agreement Date, you will be required to pay an Early Termination Fee of one (1) percent of the credit limit, not to exceed \$250.00 to us. In the event you refinance this Credit Line by obtaining a new loan through us, we will not charge this fee. You may prepay all or any amount outstanding on your Credit Line at anytime without incurring the Early Termination Fee, provided you do not request the termination of your Credit Line within the first twelve (12) months of the Agreement Date.

**REPUBLIC FIRST BANK DBA REPUBLIC BANK ("REPUBLIC BANK")
DISCLOSURES REQUIRED UNDER THE LAWS OF THE STATE OF NEW YORK**

NEW YORK PRE-APPLICATION DISCLOSURE AND FEE AGREEMENT

FOR OUR 5 YEAR INTEREST ONLY HOME EQUITY LINE OF CREDIT

This disclosure provides you with important information regarding your mortgage application pursuant to 3 NYCRR §38.3(b).

1. **Fee Disclosure:** You understand that you are not required to pay any fees to Republic Bank at the time of application.
2. **Prepayment Penalty:** The loan product for which you applied may impose a prepayment penalty. The terms and amount of, or formula for calculating, the prepayment penalty, if applicable, will be disclosed to you as soon as it is known, but no later than the time of commitment.
3. **You Can Call Us or Write Us:** If you have questions, comments or complaints concerning your application, call **1.888.875.2265** or write us at **50 S. 16th Street, Suite 2400, Philadelphia, PA 19102**.
4. **Interest Rate Set Date (3 NYCRR § 38.3(d)):** The interest rate for this mortgage loan will be set on the date on which you submit a completed loan application to Republic Bank.
5. **Agreement:** You and we agree to be bound by all provisions of this Agreement. Also, you acknowledge that you received a completed copy of this Agreement before paying any money in connection with your loan.
6. **Repayment:** If you terminate your line of credit within 36 months of opening it, you will be required to repay any mortgage taxes and recording fees Republic Bank paid on your behalf. The repayment amount of mortgage taxes and recording fees for a line of credit generally total between \$87.50 (\$5,000 line) and \$4,070.00 (\$200,000 line).

DISCLOSURE APPLICABLE TO BALLOON PAYMENT MORTGAGE LOANS ONLY

THE TERM OF THE LOAN IS 20 YEARS. AS A RESULT, YOU WILL BE REQUIRED TO REPAY THE ENTIRE PRINCIPAL BALANCE AND ANY ACCRUED INTEREST THEN OWING 20 YEARS FROM THE DATE ON WHICH THE LOAN IS MADE.

THE LENDER HAS NO OBLIGATION TO REFINANCE THIS LOAN AT THE END OF ITS TERM. THEREFORE, YOU MAY BE REQUIRED TO REPAY THE LOAN OUT OF ASSETS YOU OWN OR YOU MAY HAVE TO FIND ANOTHER LENDER WILLING TO REFINANCE THE LOAN.

ASSUMING THIS LENDER OR ANOTHER LENDER REFINANCES THIS LOAN AT MATURITY, YOU WILL PROBABLY BE CHARGED INTEREST AT MARKET RATES PREVAILING AT THAT TIME AND SUCH RATES MAY BE HIGHER THAN THE INTEREST RATE PAID ON THIS LOAN. YOU MAY ALSO HAVE TO PAY SOME FOR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW MORTGAGE LOAN. See 3 NYCRR § 82.6

Borrower's Signature / Date

Co-Borrower's Signature / Date

WHAT YOU SHOULD KNOW ABOUT

Home Equity Lines of Credit (HELOC)

Borrowing from the
value of your home



Consumer Financial
Protection Bureau



An official publication of the U.S. government

How to use the booklet

When you and your lender discuss home equity lines of credit, often referred to as HELOCs, you receive a copy of this booklet. It helps you explore and understand your options when borrowing against the equity in your home.

You can find more information from the Consumer Financial Protection Bureau (CFPB) about home loans at [cfpb.gov/mortgages](https://www.cfpb.gov/mortgages). You'll also find other mortgage-related CFPB resources, facts, and tools to help you take control of your borrowing options.

About the CFPB

The CFPB is a 21st century agency that implements and enforces federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive.

This pamphlet, titled What you should know about home equity lines of credit, was created to comply with federal law pursuant to 15 U.S.C. 1637a(e) and 12 CFR 1026.40(e).

How can this booklet help you?

This booklet can help you decide whether home equity line of credit is the right choice for you, and help you shop for the best available option.

A home equity line of credit (HELOC) is a loan that allows you to borrow, spend, and repay as you go, using your home as collateral.

Typically, you can borrow up to a specified percentage of your equity. Equity is the value of your home minus the amount you owe on your mortgage.

Consider a HELOC if you are confident you can keep up with the loan payments. If you fall behind or can't repay the loan on schedule, you could lose your home.

After you finish this booklet:

- You'll understand the effect of borrowing against your home
- You'll think through your borrowing and financing options, besides a HELOC
- You'll see how to shop for your best HELOC offer
- You'll see what to do if the economy or your situation changes

Compare a HELOC to other money sources

Before you decide to take out a HELOC, it might make sense to consider other options that might be available to you, like the ones below.

TIP

Renting your home out to other people may be prohibited under the terms of your line of credit.

| MONEY SOURCE | HOW MUCH CAN YOU BORROW | VARIABLE OR FIXED RATE | IS YOUR HOME AT RISK? | TYPICAL ADVANTAGES | TYPICAL DISADVANTAGES |
|---|---|------------------------|-----------------------|---|---|
| HELOC <i>You borrow against the equity in your home</i> | Generally a percentage of the appraised value of your home, minus the amount you owe on your mortgage | Variable, typically | Yes | Continue repaying and borrowing for several years without additional approvals or paperwork | Repayment amount varies; repayment is often required when you sell your home |
| SECOND MORTGAGE OR HOME EQUITY LOAN <i>You borrow against the equity in your home</i> | Generally a percentage of the appraised value of your home, minus the amount you owe on your mortgage | Fixed | Yes | Equal payments that pay off the entire loan | If you need more money, you need to apply for a new loan; repayment is often required when you sell your home |
| CASH-OUT REFINANCE <i>You replace your existing mortgage with a bigger mortgage and take the difference in cash</i> | Generally a percentage of the appraised value of your home; the amount of your existing loan plus the amount you want to cash out | Variable or fixed | Yes | Continue to make just one mortgage payment | Closing costs are generally higher; it may take longer to pay off your mortgage; interest rate may be higher than your current mortgage |
| PERSONAL LINE OF CREDIT <i>You borrow based on your credit, without using your home as collateral</i> | Up to your credit limit, as determined by the lender | Variable, typically | No | Continue repaying and borrowing for several years without additional approvals or paperwork | Solid credit is required; you may need to pay the entire amount due once a year; higher interest rate than a loan that uses your home as collateral |

Compare a HELOC to other money sources

| MONEY SOURCE | HOW MUCH CAN YOU BORROW | VARIABLE OR FIXED RATE | IS YOUR HOME AT RISK? | TYPICAL ADVANTAGES | TYPICAL DISADVANTAGES |
|--|--|---------------------------------|-----------------------|---|---|
| <p>RETIREMENT PLAN LOAN <i>You borrow from your retirement savings in a 401(k) or similar plan through your current employer</i></p> | <p>Generally, up to 50% of your vested balance or \$50,000, whichever is less</p> | <p>Fixed</p> | <p>No</p> | <p>Repay through paycheck deductions; paperwork required but no credit check and no impact on your credit score</p> | <p>If you leave or lose your job, repay the whole amount at that time or pay taxes and penalties; spouse may need to consent</p> |
| <p>HOME EQUITY CONVERSION MORTGAGE (HECM) <i>You must be age 62 or older, and you borrow against the equity in your home</i></p> | <p>Depends on your age, the interest rate on your loan, and the value of your home</p> | <p>Fixed or variable</p> | <p>Yes</p> | <p>You don't make monthly loan payments—instead, you typically repay the loan when you move out, or your survivors repay it after you die</p> | <p>The amount you owe grows over time; you might not have any value left in your home if you want to leave it to your heirs</p> |
| <p>CREDIT CARD <i>You borrow money from the credit card company and repay as you go</i></p> | <p>Up to the amount of your credit limit, as determined by the credit card company</p> | <p>Fixed or variable</p> | <p>No</p> | <p>No minimum purchase; consumer protections in the case of fraud or lost or stolen card</p> | <p>Higher interest rate than a loan that uses your home as collateral</p> |
| <p>FRIENDS AND FAMILY <i>You borrow money from someone you are close to</i></p> | <p>Agreed on by the borrower and lender</p> | <p>Variable, fixed or other</p> | <p>No</p> | <p>Reduced waiting time, fees, and paperwork compared to a formal loan</p> | <p>Forgiven loans and unreported or forgiven interest can complicate taxes, especially for large loans; can jeopardize important personal relationships if something goes wrong</p> |

How HELOCs work

PREPARE FOR UP-FRONT COSTS

Some lenders waive some or all of the up-front costs for a HELOC. Others may charge fees. For example, you might get charged:

- A fee for a property **appraisal**, which is a formal estimate of the value of your home
- An application fee, which might not be refunded if you are turned down
- Closing costs, including fees for attorneys, title search, mortgage preparation and filing, property and title insurance, and taxes

PULL MONEY FROM YOUR LINE OF CREDIT

Once approved for a HELOC, you can generally spend up to your credit limit whenever you want. When your line of credit is open for spending, you are in the **borrowing period**, also called the **draw period**. Typically, you use special checks or a credit card to draw on your line. Some plans require you to borrow a minimum amount each time (for example, \$300) or keep a minimum amount outstanding. Some plans require you to take an initial amount when the credit line is set up.

MAKE REPAYMENTS DURING THE “DRAW PERIOD”

Some plans set a minimum monthly payment that includes a portion of the **principal** (the amount you borrow) plus accrued interest. The portion of your payment that goes toward principal typically does not repay the principal by the end of the term. Other plans may allow payment of the interest only, during the draw period, which means that you pay nothing toward the principal.

If your plan has a variable interest rate, your monthly payments may change even if you don't draw more money.

ENTER THE “REPAYMENT PERIOD”

Whatever your payment arrangements during the draw period—whether you pay some, a little, or none of the principal amount of the loan—when the draw period ends you enter a repayment period. Your lender may set a schedule so that you repay the full amount, often over ten or 15 years.

Or, you may have to pay the entire balance owed, all at once, which might be a large amount called a **balloon payment**. You must be prepared to make this **balloon payment** by refinancing it with the lender, getting a loan from another lender, or some other means. If you are unable to pay the balloon payment in full, you could lose your home.

RENEW OR CLOSE OUT THE LINE OF CREDIT

At the end of the repayment period, your lender might encourage you to leave the line of credit open. This way you don't have to go through the cost and expense of a new loan, if you expect to borrow again. Be sure you understand if annual maintenance fees or other fees apply, even if you are not actively using the credit line.

TIP

If you sell your home, you are generally required to pay off your HELOC in full immediately. If you are likely to sell your home in the near future, consider whether or not to pay the up-front costs of setting up a line of credit.



GET THREE HELOC ESTIMATES

Shopping around lets you compare costs and features, so you can feel confident you're making the best choice for your situation.

| | | OFFER A | OFFER B | OFFER C |
|---|----|---------|---------|---------|
| Initiating the HELOC | | | | |
| Credit limit | \$ | | | |
| First transaction | \$ | | | |
| Minimum transaction | \$ | | | |
| Minimum balance | \$ | | | |
| Fixed annual percentage rate | % | | | |
| Variable annual percentage rate | % | | | |
| » Index used and current value | | | | |
| » Amount of margin | | | | |
| » Frequency of rate adjustments | | | | |
| » Amount/length of discount rate (if any) | | | | |
| » Interest rate cap and floor | | | | |
| Length of plan | | | | |
| » Draw period | | | | |
| » Repayment period | | | | |
| Initial fees | | | | |
| » Appraisal fee | \$ | | | |
| » Application fee | \$ | | | |



GET THREE HELOC ESTIMATES

Shopping around lets you compare costs and features, so you can feel confident you're making the best choice for your situation.

| | | OFFER A | OFFER B | OFFER C |
|---|----|---------|---------|---------|
| » Up-front charges, including points | \$ | | | |
| » Early termination fee | \$ | | | |
| » Closing costs | | | | |
| During the draw period | | | | |
| » Interest and principal payments | \$ | | | |
| » Interest-only payments? | \$ | | | |
| » Fully amortizing payments | \$ | | | |
| » Annual fee (if applicable) | \$ | | | |
| » Transaction fee (if applicable) | \$ | | | |
| » Inactivity fee | \$ | | | |
| » Prepayment and other penalty fees | \$ | | | |
| During the repayment period | | | | |
| » Penalty for overpayments? | | | | |
| » Fully amortizing payment amount? | | | | |
| » Balloon repayment of full balance owed? | | | | |
| » Renewal available? | | | | |
| » Refinancing of balance by lender? | | | | |
| » Conversion to fixed-term loan? | | | | |

My best HELOC offer is: _____

How variable interest rates work

Home equity lines of credit typically involve variable rather than fixed interest rates.

A variable interest rate generally has two parts: the index and the margin.

An **index** is a measure of interest rates generally that reflects trends in the overall economy. Different lenders use different indexes in their loans. Common indexes include the U.S. prime rate and the Constant Maturity Treasury (CMT) rate. Talk with your lender to find out more about the index they use.

The **margin** is an extra percentage that the lender adds to the index.

Lenders sometimes offer a temporarily discounted interest rate for home equity lines—an introductory or **teaser rate** that is unusually low for a short period, such as six months.

Rights and responsibilities

Lenders are required to disclose the terms and costs of their home equity lines of credit. They need to tell you:

- Annual percentage rate (APR)
- Information about variable rates
- Payment terms
- Requirements on transactions, such as minimum draw amounts and number of draws allowed per year

- Annual fees
- Miscellaneous charges

You usually get these disclosures when you receive a loan application, and you get additional disclosures before the line of credit is opened. In general, the lender cannot charge a nonrefundable fee as part of your application until three days after you have received the disclosures.

If the lender changes the terms before the loan is made, you can decide not to go forward with it, and the lender must return all fees. There is one exception: the variable interest rate might change, and in that case if you decide not to go ahead with the loan, your fees are not refunded.

Lenders must give you a list of HUD-approved housing counselors in your area. You can talk to counselor about how HELOCs work and get free or low-cost help with budgeting and money management.

Right to cancel (also called right to rescind)

If you change your mind for any reason, under federal law, you can cancel the credit line in the first three days. Notify the lender in writing within the first three days after the account was opened. The lender must then cancel the loan and return the fees you paid, including application and appraisal fees.

TIP

Some HELOCs let you convert some of your balance to a fixed interest rate. The fixed interest rate is typically higher than the variable rate, but it means more predictable payments.

If something changes during the course of the loan

HELOCs generally permit the lender to freeze or reduce your credit line if the value of your home falls or if they see a change for the worse in your financial situation. If this happens, you can:

- **Talk with your lender.** Find out the reason for the freeze or reduction. You might need to check your credit reports for errors that might have caused a downgrade in your credit. Or, you might need to talk with your lender about a new appraisal on your home and make sure the lender agrees to accept a new appraisal as valid.
- **Shop for another line of credit.** If another lender offers you a line of credit, you may be able to use that to pay off your original line of credit. Application fees and other fees may apply for the new loan.



WELL DONE!

For most people, a home is their most valuable asset. A HELOC can help you make the most of this asset, when you understand the ins and outs and know what to expect.

In this booklet:

ASK YOURSELF

Have I considered other sources of money and loans, besides a HELOC?

Have I shopped around for HELOC features and fees?

Am I comfortable with the worst-case scenario, where I could lose my home?

ONLINE TOOLS

CFPB website
cfpb.gov

Answers to common questions
cfpb.gov/askcfpb

Tools and resources for home buyers
cfpb.gov/owning-a-home

Talk to a HUD-approved housing counselor
cfpb.gov/find-a-housing-counselor

Submit a complaint
cfpb.gov/complaint