



Prequalification Worksheet

Your actual rate, payment and costs could be higher. Get an official loan estimate before choosing a loan.

| BORROWER | CO-BORROWER |
|--|--|
| Are you a first-time homebuyer? <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you a first-time homebuyer? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| What is your purchase price range? | What will be your down payment? |
| Towns you are looking to purchase in: | |

| BORROWER/CO-BORROWER INFORMATION | |
|---|---|
| Borrower's Name (include Jr. or Sr. if applicable) | Co-Borrower's Name (include Jr. or Sr. if applicable) |
| | |
| Social Security Number | Social Security Number |
| | |
| Date of Birth | Date of Birth |
| | |
| Phone Number | Phone Number |
| | |
| Email Address | Email Address |
| | |
| Residence Address | Residence Address |
| | |
| Mailing Address <input type="checkbox"/> if same as above | Mailing Address <input type="checkbox"/> if same as above |
| | |

| EMPLOYMENT INFORMATION | | | |
|--|--|--|--|
| Employer Name | | Employer Name | |
| | | | |
| Position | | Position | |
| | | | |
| Date of Employment | | Date of Employment | |
| | | | |
| Income Self Employed <input type="checkbox"/> | | Income Self Employed <input type="checkbox"/> | |
| # of Hours per week | | # of Hours per week | |
| Hourly Rate | \$ | Hourly Rate | \$ |
| Gross Annual Salary | \$ | Gross Annual Salary | \$ |
| Income Frequency | | Income Frequency | |
| <input type="checkbox"/> Weekly | <input type="checkbox"/> Bi-weekly | <input type="checkbox"/> Weekly | <input type="checkbox"/> Bi-weekly |
| <input type="checkbox"/> Monthly | <input type="checkbox"/> Seasonal Work | <input type="checkbox"/> Monthly | <input type="checkbox"/> Seasonal Work |

SIGNATURES

By signing below, I/We hereby authorize Greenfield Savings Bank to obtain a consumer credit report through a credit reporting company chosen by Greenfield Savings Bank (GSB). I/We understand and agree that GSB intends to use this consumer credit report for purposes of evaluating my/our financial readiness to buy a home. I/We understand this credit report will be retained on file at GSB within the bank's record retention policy and that information will not be disclosed to anyone outside of GSB's privacy policy or without my/our written consent. By signing below, I/We hereby acknowledge that I/We have received a copy of GSB's privacy policy.

| BORROWER'S SIGNATURE | CO-BORROWER'S SIGNATURE |
|--------------------------------|-----------------------------------|
| | |
| BORROWER'S PRINTED NAME | CO-BORROWER'S PRINTED NAME |
| | |
| DATE OF SIGNATURE | DATE OF SIGNATURE |
| | |

BANK USE ONLY

| Income – Gross Monthly | | Proposed Payment | |
|-------------------------------|----|------------------------------------|----|
| Borrower | \$ | P&I | \$ |
| Co-Borrower | \$ | Taxes | \$ |
| Total GMI | \$ | Hazard | \$ |
| | | MI | \$ |
| Housing Ratio | | Condo Fee/2 nd Mortgage | \$ |
| Total Debt Ratio | | Total PITI | \$ |
| Total Other Monthly Debt | \$ | Total Debt | \$ |
| | | | |
| Loan Amount | \$ | Product | |
| Estimated Sales Price | \$ | Term (Years) | |
| Down Payment | \$ | Rate | |

Notes

| |
|--|
| |
|--|

| Loan Officer | NMLS # |
|---------------------|---------------|
| | |

Greenfield Savings Bank Company Identification #409187

FACTS

WHAT DOES GREENFIELD SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?

| | |
|--------------|--|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and account balances ■ Your credit score, and credit and payment history ■ Income, assets and checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| 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 Greenfield Savings Bank chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Greenfield Savings Bank share? | Can you limit this sharing? |
|--|-------------------------------------|-----------------------------|
| For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes— to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes— information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes— information about your creditworthiness | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

| | |
|-------------------|---|
| Questions? | Call 888-324-3191 or go to www.greenfieldsavings.com |
|-------------------|---|

Who we are

Who is providing this notice?

Greenfield Savings Bank

What we do

How does Greenfield Savings Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We also maintain other contractual, physical, electronic and procedure safeguards and we limit access to employees having a need to know.

How does Greenfield Savings Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your debit card

Some personal information may be provided by a third-party, such as a credit bureau.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. Please see "Other important information" below.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- We don't share with our affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- We don't share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partner includes the broker dealer with whom we offer investment products.

Other important information

For Massachusetts customers, we will not share information from deposits or share relationships with non-affiliates either for them to market to you or for joint marketing without your permission. GSB is compliant with MGL 201 CMR 17.00.