



REQUIRED SUPPORT DOCUMENTATION FOR COMMERCIAL LOAN APPLICATION

Thank you for allowing *Hingham Institution for Savings* to be of service to you and to assist you in the financing of your commercial real estate. Prompt submission of this Application Package and all additional required documents will help to expedite your loan application.

- ☐ Signed Federal Tax Returns with all Schedules – Two (2) most recent years
 - ☐ Personal
 - ☐ Business (if applicable)
 - ☐ Borrowing Entity (if applicable)
- ☐ Completed *Hingham Institution for Savings* Application Package
(be sure to sign Initials and Signatures where requested)
Note: if title is/will be held personally, do not complete Beneficial Owners form
- ☐ Signed Purchase & Sales Agreement (*if Acquisition Loan*)
- ☐ Commercial Leases (*if applicable*)
- ☐ If Construction or Rehab: a construction budget, architectural plans, and a description of construction / renovation planned (square feet, # bedrooms, # baths, amenities, parking spaces, etc.)
- ☐ Pro Forma Sellout (*if applicable*)
- ☐ Bank Statements (face pages) for Cash Accounts (Deposit, Savings, etc.) and Marketable Securities in Schedules 1 & 2 from Personal Financial Statement

Submit Application via: a) US mail: send to "Commercial Lending, Hingham Institution For Savings, 55 Main Street, Hingham, MA, 02043 - Attn: Your Loan Officer;" b) scan/email files/materials to your Loan Officer directly or c) fax: 781-787-2392.



COMMERCIAL MORTGAGE LOAN APPLICATION

PROJECT INFORMATION

Loan Amount Requested	_____	Loan Type (refinance, purchase money, etc.)	_____
If Refinance: Current Debt	_____	Estimated Value	_____
Original Purchase Price	_____	Original Purchase Date	_____
If Acquisition: Purchase Price	_____		
Property Address	_____	Leasable Square Feet	_____
Property Description (apt. [# units], retail, etc.)	_____		
Description & Cost of Improvements Since Ownership	_____		
Description of Planned Renovation	_____	Estimated Cost	_____

APPLICANT INFORMATION

Applicant #1	Entity/Individual	_____	Tax ID/SSN	_____
	Address	_____	City	_____ State _____ ZIP _____
	Telephone No	_____	Email	_____
Applicant #2	Entity/Individual	_____	Tax ID/SSN	_____
	Address	_____	City	_____ State _____ ZIP _____
	Telephone No	_____	Email	_____
Applicant #3	Entity/Individual	_____	Tax ID/SSN	_____
	Address	_____	City	_____ State _____ ZIP _____
	Telephone No	_____	Email	_____
Applicant #4	Entity/Individual	_____	Tax ID/SSN	_____
	Address	_____	City	_____ State _____ ZIP _____
	Telephone No	_____	Email	_____

AUTHORIZATION

The applicant authorizes personnel of the Bank to investigate all matters deemed material to the application.

Initials _____ , _____ , _____ , _____

APPLICATION DEPOSIT

If this application results in a Commitment from the Bank that is accepted and signed by the Applicant, the Applicant is responsible for all costs incurred by the Bank and the Bank's legal counsel whether the loan is committed and closed or not. By submitting this application, the Applicant agrees to pay all processing costs, including, but not limited to, appraisals, credit reports, environmental site assessments, assets and title searches once the Applicant accepts the approved terms outlined in the Commitment.

Initials _____ , _____ , _____ , _____

WARRANTIES AND REPRESENTATIONS

Certification: I/we certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledged my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

_____ Borrower's Signature	_____ Date	_____ Co-Borrower's Signature	_____ Date
_____ Co-Borrower's Signature	_____ Date	_____ Co-Borrower's Signature	_____ Date

NEGATIVE CREDIT

We may report negative information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Initials _____ , _____ , _____ , _____

JOINT CREDIT NOTICE

If this is an application for Joint Credit, Borrower and Co-Borrower(s) each agree that we intend to apply for Joint Credit.

Initials _____ , _____ , _____ , _____

MARIJUANA RELATED BUSINESSES

I/We certify that the entities and/or individuals applying for this loan do not qualify as a Marijuana Related Business (MRB) and/or do not maintain control or ownership of a MRB. An MRB is defined as a business that is involved in the production or sale of marijuana and/or any business that is primarily focused on providing products or services to MRBs.

Initials _____ , _____ , _____ , _____

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

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. For residential mortgage lending, 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. **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.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino – Enter origin: _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

Race

- ☐ American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____

Asian

- ☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese

Other Asian – Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – Enter race: _____

Examples: Fijian, Tongan, etc.

- ☐ White
☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Borrower Name: _____

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- ☐ Hispanic or Latino
- ☐ Mexican ☐ Puerto Rican ☐ Cuban
- ☐ Other Hispanic or Latino – Enter origin: _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

Sex

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

Race

- ☐ American Indian or Alaska Native – Enter name of enrolled or principal tribe: _____

Asian

- ☐ Asian Indian ☐ Chinese ☐ Filipino
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Other Asian – Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

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Examples: Fijian, Tongan, etc.

- ☐ White
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- Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Borrower Name: _____



INSTRUCTIONS FOR YOUR PERSONAL FINANCIAL STATEMENT

At Hingham Institution for Savings, we want to help you make the most of your opportunities. The more information we have about your financial background, the better we can evaluate your financial needs. All statements will be held confidential.

If you are applying for credit with another person, or if you are relying on another person's income or assets to obtain credit, please fill out all information for both the applicant and co-applicant. Information about your spouse need not be included unless this is a joint statement with your spouse or if you are relying on his or her income or assets to obtain credit. The Bank is not required to consider jointly held assets in evaluating an individual credit request. All parties whose assets are relied upon will be requested to sign notes or other documents required in connection with credit extended.

Please read everything carefully. As you complete each schedule, you will notice that the totals appear in a boldly outlined block. These blocks will provide the information you need for the financial summary on the last page of this form. If there is nothing to report, indicate "none" on the schedule and "0" on the financial summary. If you have any questions, please call us.

SCHEDULE 1

Cash Accounts. Please include all account relationships you have with a bank/money market fund, such as checking and savings accounts, bank loans, Certificates of Deposit, money market funds, etc. However, do not include mortgages or consumer loans.

SCHEDULE 2

Marketable Securities. Show all marketable securities you own, including Stocks/Bonds registered and traded on national exchanges or over the counter, Treasury Bills, Municipal Bonds, Commercial Paper, and Margin Loans with brokerage firms. If completing by hand and there is not enough space, attach a separate schedule.

SCHEDULE 3

Non-Marketable Securities. Please include non-marketable securities and investments (those not publicly traded), as well as restricted stock. If any of the securities are pledged, please explain. You do not need to include privately owned businesses or professional practices, as there is a separate schedule for this.

SCHEDULE 4

Consumer Loans. Please indicate all installment loans, including auto loans, credit cards, charge accounts, etc.

SCHEDULE 5

Real Estate for Personal Use. Please include first and second mortgages, including home equity lines of credit.

SCHEDULE 6

Real Estate for Investment. Please include the same information as above, but for investment property, including second mortgages and revolving lines of credit secured by real estate.

SCHEDULE 7

Accounts / Notes Receivable.

SCHEDULE 8

Other Major Liabilities. Accounts, Notes, Taxes Payable. Please include repayment terms and collateral.

SCHEDULE 9

Life Insurance: This should include cash surrender value and any amount you may have borrowed against your life insurance.

SCHEDULE 10

Limited Partnership Investments.

SCHEDULE 11

Privately Owned Businesses or Professional Practices. Please indicate what percentage is owned by you, and the estimated current market value of the business.

SCHEDULE 12

Other Major Assets / Personal Effects. Please list any items not already included, such as airplanes, boats, seats on exchanges, automobiles, jewelry, furs, antiques, oriental rugs, objects of art, paintings, stamp and coin collections.

SCHEDULE 13

Deferred Assets. These should include trusts, vested pensions, deferred income, stock options, hypothecated securities, 401K plans, IRAs, and profit sharing plans.

SCHEDULE 14

Contingent Liabilities. Please list any contingent liabilities on leases, legal claims, contracts, stand-by letters of credit, and as co-maker, surety, endorser, or guarantor for debts.

SCHEDULE 15

Annual Income. You do not need to include alimony, child support, or separate maintenance income unless you would like it to be considered in evaluating creditworthiness.

SCHEDULE 16

Annual Expenses. Please provide a fair estimate of all your major expenses.

SCHEDULE 17

Assets and Liabilities. If completing by hand, please insert the Totals from each of the Schedule #s throughout this form. Please make sure the figures are correct, and sign at the bottom.



PERSONAL FINANCIAL STATEMENT

Personal Financial Statement as of: _____ ☐ Individual Statement ☐ Joint Statement
(Date)

PERSONAL INFORMATION					
Applicant / Borrower			Co-Applicant / Co-Borrower		
First Name	M.I.	Last Name	First Name	M.I.	Last Name
Street Address		Home Telephone	Street Address		Home Telephone
City	State	Zip Code	City	State	Zip Code
Tax ID/SSN		Date of Birth	Tax ID/SSN		Date of Birth
Email Address			Email Address		
Business Name		Position	Business Name		Position
Business Address		Business Telephone	Business Address		Business Telephone
City	State	Zip Code	City	State	Zip Code
Name of Account Manager and present bank			Name of Account Manager and present bank		
Name, Address of your accountant			Name, Address of your accountant		
Name, Address of your attorney			Name, Address of your attorney		
Name/Address of person having a durable power of attorney			Name/Address of person having a durable power of attorney		

PLEASE ANSWER THE FOLLOWING QUESTIONS

YES NO

1. Are you a defendant in any suit or legal action? (explain below) ☐ YES ☐ NO
2. Are you presently subject to any unsatisfied judgements or tax liens? (explain below) ☐ YES ☐ NO
3. Have you or an entity of which you were partial owner ever been through bankruptcy or settled any debts for less than full amount? (explain below) ☐ YES ☐ NO
4. Are any of your income tax returns currently being audited? (explain below) ☐ YES ☐ NO
If yes, what years? _____
5. Have you, or an entity of which you are partial owner, ever received any form of loan modification or forbearance on any loan which secures collateral in which you, and/or the entity, hold a security interest? (explain below) ☐ YES ☐ NO
If yes, what years? _____

COMMENTS BELOW FOR ANY OF THE ABOVE QUESTIONS:



PERSONAL FINANCIAL STATEMENT

SCHEDULE 1 - CASH ACCOUNTS

Name of Bank / Money Market Fund	Deposit Balance	Funds Pledged	Account Number	Ownership (Applicant or Co-Applicant)
TOTAL				

SCHEDULE 2 - MARKETABLE SECURITIES

Firm/Institution Holding Securities	Name of Stocks, Bonds, # Shares, etc.	Cost	Market Value	Are Securities Pledged? To whom?	Brokerage Margin Loans	Ownership
TOTAL						

SCHEDULE 3 - NON-MARKETABLE SECURITIES

Description of Security	Date Acquired	Cost	Book Value	Estimated Market Value	Ownership
TOTAL					

SCHEDULE 4 - CONSUMER LOANS (For additional space use insert sheet)

Auto Loans, Credit Cards, Credit Unions, Charge Accts, Etc.	Total Monthly Payments	Total Amount Outstanding	Ownership
TOTAL			

SCHEDULE 5 - REAL ESTATE FOR PERSONAL USE

Property Address and Description	Legal Owner	Purchase Year	Purchase Price	Market Value	Present Loan Balance	Lender
TOTAL						

SCHEDULE 6 - REAL ESTATE FOR INVESTMENT

[illegible]

* Should reflect SUM of % Ownership of Market Value and Loan Balance for each property above

SCHEDULE 7 - ACCOUNTS / NOTES RECEIVABLE

Date of Accounts / Notes Receivable	Due From	Original Amount	Present Balance	Repayment Terms
TOTAL				

SCHEDULE 8 - OTHER MAJOR LIABILITIES (ACCOUNTS / NOTES / TAXES PAYABLE)

Date of Obligation	Due To	Original Amount	Present Balance	Repayment Terms / Collateral
TOTAL				

SCHEDULE 9 - LIFE INSURANCE

SCHEDULE 7 - LIFE INSURANCE						
Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership
TOTAL						

SCHEDULE 10 - LIMITED PARTNERSHIP INVESTMENTS

Investments	Date Acquired	Cash Invested	Share of Estimated Market Value	Share of Debt or LP Liability	Number of Shares / % Owned
TOTAL					

SCHEDULE 11 - PRIVATELY OWNED BUSINESSES OR PROFESSIONAL PRACTICES

Business Name and Address	Type of Business	Date of Investment	Original Investment Cost	% Ownership	Gross Market Value of Business	Ownership
GROSS TOTALS						
% SHARE OWNED						

SCHEDULE 12 - OTHER MAJOR ASSETS / PERSONAL EFFECTS

Item	Cost	Estimated Present Value	Ownership
TOTAL			

SCHEDULE 13 - DEFERRED ASSETS (IRAs, PENSIONS, STOCK OPTIONS; See instructions)

Description	Amount	Ownership
TOTAL		

SCHEDULE 14 - CONTINGENT LIABILITIES (GUARANTOR FOR LOAN, ETC.; See instructions)

Description	Amount	Ownership
TOTAL		

SCHEDULE 15 - ANNUAL INCOME

Last Year's Actual Income	Applicant	Co-Applicant	Combined
Salary and/or Net Professional Income			
Bonus and Commissions			
Interest and Dividends			
Net Real Estate Income			
Capital Gains (Losses)			
Other Income (Describe below)			
TOTAL			
This Year's Estimated Income	Applicant	Co-Applicant	Combined
Salary and/or Net Professional Income			
Bonus and Commissions			
Interest and Dividends			
Net Real Estate Income			
Capital Gains (Losses)			
Other Income (Describe below)			
TOTAL			

SCHEDULE 16 - ANNUAL EXPENSES

Estimate of Current/Actual Expenses	Applicant	Co-Applicant	Combined
Income Tax			
Condo Payments			
Mortgage Payments (personal residence)			
Real Estate Taxes (personal residence)			
Rent Payments			
Insurance Premiums (RE, Auto, etc.)			
Tuition			
Alimony, Child Support			
Other Payments for Debt Owed			
Other Expenses (utilities/food/clothing, etc.)			
TOTAL			

FAMILY INFORMATION

Name	Relation	Date of Birth	Dependent?	
			Yes	No

COMMENTS / REMARKS:

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SCHEDULE 17 - SUMMARY OF ASSETS AND LIABILITIES

ASSETS		LIABILITIES	
CASH ACCOUNTS from Schedule 1		BANK ACCT FUNDS PLEDGED from Schedule 1	
MARKETABLE SECURITIES from Schedule 2		MARGIN LOANS from Schedule 2	
NON-MARKETABLE SECURITIES from Schedule 3		CONSUMER LOANS from Schedule 4	
REAL ESTATE FOR PERSONAL USE from Schedule 5		MORTGAGES-PERSONAL REAL ESTATE from Schedule 5	
REAL ESTATE FOR INVESTMENT "% Share Owned" from Schedule 6		MORTGAGES ON INVESTMENT REAL ESTATE: from Schedule 6	
ACCOUNTS / NOTES RECEIVABLE from Schedule 7		OTHER MAJOR LIABILITIES from Schedule 8	
CASH VALUE OF LIFE INSURANCE from Schedule 9		LOANS AGAINST LIFE INSURANCE from Schedule 9	
LTD PARTNERSHIP INVESTMENTS from Schedule 10		LTD PARTNERSHIP INVESTMENT LIABILITY from Schedule 10	
PRIVATELY OWNED BUSINESSES from Schedule 11		TOTAL LIABILITIES (Sum of all values listed above)	
OTHER MAJOR ASSETS from Schedule 12		NET WORTH (Total Assets minus Total Liabilities)	
TOTAL ASSETS (Sum of all values listed above)		TOTAL LIABILITIES PLUS NET WORTH	
DEFERRED ASSETS from Schedule 13		CONTINGENT LIABILITIES from Schedule 14	
INCOME LAST YEAR from Schedule 15		CURRENT INCOME from Schedule 15	
ANNUAL EXPENSES from Schedule 16			

I understand that Hingham Institution for Savings' credit approval is subject to verification and investigation. I authorize the Bank to obtain and release credit information in connection with this statement and with respect to any credit granted.

This is a true and accurate statement of my financial condition. Should my financial condition change at any time while I am under obligation to the Bank, I will promptly notify them in writing of this change. While under such obligation, I will provide annually an updated financial statement.

The applicants / borrowers warrant and represent that they have voluntarily applied for this credit and were not requested or required to do so by the Lender.

Applicant /Borrower Signature	Date
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Co-Applicant / Co-Borrower Signature	Date
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Note: Applicant / Borrower acknowledges that date provided here shall constitute the "Statement As Of" date on PFS cover page if that date is not completed.



STATEMENT OF INCOME AND EXPENSE

PROPERTY INCOME & EXPENSE

Property: _____

Period Covered: From _____ To _____

Note: If "Income" reported above reflects In-Place rents today, write "Current Rent Roll" next to "Period Covered."

INCOME

Gross Rental

Less Vacancy Allowance

EFFECTIVE GROSS INCOME:

EXPENSES*

If tenants pay or contribute to any expenses, indicate amount and method of payment:

Taxes

Insurance

Gas

Electric

Heat

Water/Sewer

Repairs and Renovations

Reserve for Replacement

Condo Fee

Janitor

Management

Other (Describe Below):

(a)

(b)

(c)

(d)

TOTAL EXPENSES

NET OPERATING INCOME (BEFORE DEBT SERVICE)

This is a true and accurate statement

Prepared by: _____

Date: _____

*Expenses to be supported by copies of most current annual bills or most recent tax return.



STATEMENT OF RENT ROLL

Property Address _____

Statement of Rent Roll as of _____

Tenant Name	Sq. Feet / # Bedrooms / Type	Monthly Rent	Lease Expiration

Statement prepared by: _____ Date: _____

** For commercial tenants, include copies of executed leases.*

Please indicate if any tenant above qualifies as a Marijuana Related Business (MRB). An MRB is defined as any entity that manufactures, distributes or dispenses marijuana and also any entity that is primarily focused on providing products or services to the marijuana industry. Proof of appropriate state licensing is required for all MRB tenants.



COMMERCIAL REGULATION B DISCLOSURE

In the event we are unable to approve your application as submitted, you have the right to receive a written statement of the specific reasons for this denial in addition to a verbal notification. To obtain the statement, please send a written request to:

Hingham Institution for Savings
Attention: Commercial Lending
55 Main Street
Hingham, MA 02043

within 60 days from the date you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The notice below describes additional protections extended to you.

Notice: The federal **Equal Credit Opportunity Act** prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: FDIC Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106.

Right To Receive Copy Of Appraisals: Hingham Institution for Savings may order an appraisal to determine the property's value and may charge you for this appraisal. We will promptly provide you with a copy of any appraisal, even if your loan does not close.



eSIGN DISCLOSURE AND CONSENT

This eSign Disclosure and Consent (the "Consent") provides the person(s) giving his/her consent below ("you" and "your") with information relating to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with your customer relationship with Hingham Institution for Savings. By providing your consent, you agree that we may send you any and all Disclosures (which are described below) relating to the relationship in an electronic form. When we wish to send you Disclosures electronically, we will send a notice to the electronic mail ("e-mail") address that you have designated as the e-mail address for the receipt of Disclosures.

1. Types of Disclosures and Notices that will be Provided in Electronic Form. The Disclosures may include, without limitation, disclosures and notices under the Federal Equal Credit Opportunity Act and Regulation B, the Federal Electronic Fund Transfer Act and Regulation E, the Federal USA PATRIOT Act of 2001, and the Truth in Savings Act together with all rules and regulations that implement the same, as well as all other applicable federal, state and local laws, rules, regulations and ordinances. The Disclosures also include any other information, agreements, disclosures and notices that we wish to provide you in connection with the relationship in an electronic form, even if the information, agreements, disclosures and notices are not required by these laws, rules, regulations or ordinances.

2. Your Right To Receive Paper Copies of the Disclosures. Consent is not required to establish a customer relationship. If you prefer not to provide your Consent, all of the Disclosures will be provided to you in a paper form. If you decide to provide your Consent, you may receive paper copies of the Disclosures as described in Section 6 below.

3. Your Right To Withdraw Your Consent. You have the right to withdraw your Consent at any time. You will not be charged any fees as a result of the withdrawal of your Consent. If you withdraw your Consent, any Disclosures provided to you after the effective date of the withdrawal will be provided in paper form. You may also receive paper copies of any Disclosures that were previously provided to you electronically as described in Section 6 below.

4. Procedures to Withdraw Your Consent. You can withdraw your Consent by mailing a written request to: Chief Compliance Officer, Hingham Institution for Savings, 55 Main Street, Hingham, MA 02043

5. Change Of Your Designated E-Mail Address. If you change your designated e-mail address, you must notify us in writing following the instructions provided in #4 above.

6. How to Receive Paper Copies. After you provide your Consent, you may receive, without charge, a paper copy of any Disclosures that have been provided to you electronically by writing to the address provided in item #4 above.

7. System Requirements to Access Information. To receive an electronic copy of the documents, notices, and disclosures, you must have the following equipment and software:

- * A personal computer or other device which is capable of accessing the Internet.
- * An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, such as Microsoft® Internet Explorer, Chrome®, Safari®, and Firefox®.
- * Software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® DC and higher.
- * A valid e-mail address on file with us.
- * Access to a printer with the ability to download information in order to keep copies of any documents for your records.
- * Your access to this page verifies that your browser and encryption software/device meets these requirements.

If we change the computer hardware or software requirements, we will provide you with advance notice of the new requirements. End user agrees to ensure all software packages are up to date. You may withdraw your Consent as described in Section 4 above, and you will not be charged any fees as a result of the withdrawal of your Consent.

8. Confirmation of Your Consent and Your Designated E-Mail Address. I have read and agree to the above terms and conditions, and hereby give my affirmative consent to receive disclosures electronically:

Signature

E-Mail

Date

CERTIFICATION REGARDING BENEFICIAL OWNERS OF LEGAL ENTITY CUSTOMERS

I. GENERAL INFORMATION

What is this form?

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

Who has to complete this form?

This form must be completed by the person opening a new account on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities. For the purposes of this form, a legal entity includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. Legal entity does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

What information do I have to provide?

This form requires you to provide the name, address, date of birth and Social Security number (or passport number or other similar information, in the case of non-US persons) for the following individuals (i.e., the beneficial owners):

- i. Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 25 percent or more of the shares of a corporation); **and**
- ii. An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (i), depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (i), you must provide the identifying information of one individual under section (ii). It is possible that in some circumstances the same individual might be identified under both sections (e.g., the President of Acme, Inc. who also holds a 30% equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (ii)), and up to five individuals (i.e., one individual under section (ii) and four 25 percent equity holders under section (i)). The financial institution may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.

II. CERTIFICATION OF BENEFICIAL OWNER(S)

Persons opening an account on behalf of a legal entity must provide the following information:

a. Name and Title of Natural Person Opening Account:

Name:

Title:

b. Name, Type and Address of Legal Entity for Which the Account is Being Opened:

Name:

Type:

Address:

c. The following information for each individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above:

Name	Date of Birth	Address (Residential/Bu siness)	US Person (SSN)	Non-US Person ¹	% Ownership

d. The following information for one individual with significant responsibility for managing the legal entity listed above, such as:

- An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- Any other individual who regularly performs similar functions.

(If appropriate, an individual listed under section (c) above may also be listed in this section (d)).

Name	Date of Birth	Address (Residential/Busin ess)	US Person (SSN)	Non-US Person ¹

RECERTIFICATION: CERTIFICATE OF DEPOSIT (CD) ACCOUNTS

☐ Beneficial ownership information must be collected for each new account opening. As a CD rollover constitutes a new account opening according to the regulations, and to ensure that up-to-date information is maintained for each CD account, by signing below you also agree to notify the financial institution of any changes to the beneficial ownership information provided herein.

☐ Not applicable; not a CD account.

RECERTIFICATION: COMMERCIAL LOAN ACCOUNTS

☐ Beneficial ownership information must be collected for each new account opening. As a loan renewal constitutes a new account opening according to the regulations, and to ensure that up-to-date information is maintained for each loan account, by signing below you agree that the beneficial ownership information originally provided when opening the loan account remains valid as of this date.

☐ Not applicable; not a commercial loan account.

I, _____ (name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct.

Signature: _____ Date: _____

Legal Entity Identifier: _____

¹ In lieu of a passport number, non-US persons may also provide a Social Security Number (SSN), an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

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