

Community Bank

RAYMORE • PECULIAR • HARRISONVILLE

Dear Applicant:

Thank you for considering Community Bank Home Equity Line of Credit as a choice for a loan.

Enclosed please find a Universal Credit Application, a booklet entitled "What you should know about home equity lines of credit" and the following forms and disclosures.

Home Equity Line of Credit Disclosure
Appraisal Notice
Federal Credit Application Insurance Disclosure
Servicing Disclosure Statement
Authorization to Release Information

Please complete the application, sign, date the forms and disclosures and return them along with the supporting documentation listed below as applicable to your situation:

- Proof of current income (copy of year-to-date pay statement)
- First 2 pages of the last two (2) year's tax return and W2 statement(s)
- If self-employed - Copy of the entire federal tax return for the last 2 years
 - Year-to-date Profit & Loss and Balance Sheet
- Social Security award letter and/or pension benefit statement
- Child support and/or alimony if paid through the court
- Copy of Homeowner's Insurance declaration page
- Letter of explanation for any known credit or adverse problems
- If title to the home is held in a Trust; a copy of the entire Trust Agreement
- If you have a privately held mortgage we will need a notarized statement from the mortgage holder verifying the current balance and pay history from homeowner

To estimate the potential maximum loan amount for a Community Bank Home Equity Line of Credit:

Multiply your home's present property value by 80%: \$ _____

Subtract any current mortgage debt: \$ _____

Estimated maximum loan amount available: \$ _____

Completing the application and providing the requested documentation will ensure your request is processed in the shortest time possible. If you have any questions or need assistance with any of the forms please contact the undersigned or any of our registered MLO's at the closest Community Bank location.

My direct line is 816.265.6929 or feel free to e-mail me at cjobs@cbonline.net

Sincerely,

Cindy Jobs

Cindy Jobs
Vice President
Compliance Officer
NMLS#741382

801 West Foxwood Drive (58 Hwy.) - P.O. Box 200 - Raymore, Missouri 64083 - (816) 322-2100 - Fax (816) 322-5915
300 C Highway - P.O. Box 950 - Peculiar, Missouri 64078-0950 - (816) 779-2100 - Fax (816) 779-6409
1503 N. State Rte. 291 - P.O. Box 100. Harrisonville, Missouri 64701 - (816) 884-5400 -- Fax (816) 884-3119
www.cbonline.net

APPRAISAL NOTICE

App. Date	Application No.	Loan Amount	Branch	Collateral	Officer	Init.
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.						

Applicant:

Lender: Community Bank of Raymore
Raymore Branch
801 W Foxwood Dr
P O Box 200
Raymore, MO 64083

Document Date: |

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

By signing below, you acknowledge receipt of this Appraisal Notice.

APPLICANT:

Applicant _____ Date _____ Applicant _____ Date _____

**FEDERAL CREDIT APPLICATION INSURANCE
DISCLOSURE**

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

My purchase of an insurance product or annuity from you or from affiliates;

Or

My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure provided electronically, or I have applied by credit by mail, I also acknowledge that you have provided this disclosure to me orally.

Applicant _____

Date _____

Applicant _____

Date _____

Community Bank

RAYMORE • PECULIAR • HARRISONVILLE

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I / We have applied for a loan from the Community Bank of Raymore. As part of the application process, the Community Bank of Raymore may verify information contained in my / our application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I / We authorize you to provide the Community Bank of Raymore any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income verification, bank verification (i.e., account balances), credit history, copies of income tax returns, and loan payoff.
3. A copy or fax copy of the authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply to the Community Bank of Raymore is appreciated.

Applicant _____ **Date** _____ **Applicant** _____ **Date** _____

PRIVACY ACT NOTICE – This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency without your consent as required and permitted by law. You do not have to give us this information, but if you do not, your approval, as a prospective mortgagor may be delayed or rejected. The information requested in this form is authorized by Title 42, U.S.C., 1471 et. Seq., 1921 et. Seq.

801 West Foxwood Drive (58 Hwy.) P.O. Box 200 Raymore, Missouri 64083 (816) 322-2100 Fax (816) 322-5915
300 C Highway P.O. Box 950 Peculiar, Missouri 64078-0950 (816) 779-2100 Fax (816) 779-6409
1503 N. State Rte. 291 P.O. Box 100. Harrisonville, Missouri 64701 (816) 884-5400 Fax (816) 884-3119

www.cbtronline.net

1. Type of Application

- (Check only one of the four checkboxes; and sign, if joint credit. Use another application if more than two applicants.)*
- Individual Credit.** If checked, this is an Application for Individual Credit - relying solely on my income and assets.
 - Individual Credit with Another.** If checked, this is an Application for Individual Credit - relying on my income and assets and on income and/or assets of another as a basis for loan qualification. *(Complete Applicant and Co-Applicant sections.)*
 - Individual Credit (Community Property State).** If checked, this is an Application for Individual Credit - relying on my income or assets. The income or assets of my spouse (or other person), who has community property rights pursuant to state law, will not be used as a basis for loan qualification. However, his or her liabilities must be considered because my spouse (or other person) has community property rights pursuant to applicable law, and, as Applicant, I reside in a community property state, the property that will secure the loan is located in a community property state, or I am relying on other property located in a community property state as a basis for repayment of the loan. *(Complete Applicant and Co-Applicant sections.)*
 - Joint Credit.** If checked, this is an Application for Joint Credit. By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for joint credit. *(Complete Applicant and Co-Applicant sections.)*

Applicant for Joint Credit _____

Co-Applicant for Joint Credit _____

2. Terms of Credit Requested

Type of Credit <input type="checkbox"/> Loan <input type="checkbox"/> Line of Credit	Amount Requested \$ _____	Interest Rate Type <input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable <input type="checkbox"/> _____	Term of Credit (in Months) _____
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3. Property Information and Loan Purpose

Subject Property Address (street, county or parish, city, state & ZIP) _____ No. of Units _____

Legal Description of Subject Property (attach description if necessary) _____

Year Built _____

Loan Purpose

Purchase Construction-Initial Home Improvement
 Refinance Construction-Permanent _____

Property will be:
 Primary Residence Secondary Residence Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost \$ _____	Amount Existing Liens \$ _____	(a) Present Value of Lot \$ _____	(b) Cost of Improvements \$ _____	Total (a + b) \$ _____
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Complete this line if this is a refinance loan.

Year Acquired	Original Cost \$ _____	Amount Existing Liens \$ _____	Purpose of Refinance _____	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made	Cost: \$ _____
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Title will be held in what Name(s) _____

Manner in which Title will be held _____

Estate will be held in:
 Fee Simple
 Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) _____

Applicant

Applicant's Name _____

4. Applicant Information

Co-Applicant's Name _____

Co-Applicant

Social Security No.	Primary Phone	Cell	Date of Birth	Social Security No.	Primary Phone	Cell	Date of Birth
ID Type & No.	Issued By	Issue Date	Exp. Date	ID Type & No.	Issued By	Issue Date	Exp. Date
E-mail Address _____				E-mail Address _____			

<input type="checkbox"/> Married	<input type="checkbox"/> Separated	Dependents (not listed by Co-Applicant)	
<input type="checkbox"/> Unmarried (including single, divorced, widowed)	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	Dependents (not listed by Applicant)
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____	<input type="checkbox"/> Unmarried (including single, divorced, widowed)	<input type="checkbox"/> Married	No. Ages
	Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____	Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. _____	No. Ages

Mailing Address, if different from Present Address _____

Mailing Address, if different from Present Address _____

Former Address Own Rent No. Yrs. _____

Former Address Own Rent No. Yrs. _____

Applicant

5. Employment Information

Co-Applicant

Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone	Position/Title/Type of Business	Business Phone

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)
	Business Phone		Business Phone
Position/Title/Type of Business	Gross Monthly Income	Position/Title/Type of Business	Gross Monthly Income
	\$		\$
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)
	Business Phone		Business Phone
Position/Title/Type of Business	Gross Monthly Income	Position/Title/Type of Business	Gross Monthly Income
	\$		\$

6. Monthly Income and Combined Housing Expense Information

Gross Monthly Income	Applicant	Co-Applicant	Total	Combined Monthly Housing Expense	Present	Proposed
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 Applicant(s) may be required to provide additional documentation such as tax returns and financial statements.

A/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Applicant (A) or Co-Applicant (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$
			\$
			\$

7. Assets and Liabilities

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Applicants if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Applicant section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must also be completed about that spouse or other person.

Schedule of Real Estate Owned. (If additional properties are owned, use continuation sheet.) Completed Jointly Not Jointly

Property Address (enter S if sold, PS if pending sale, R if rental for income or O for other)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

7. Assets and Liabilities (Continued)

Assets
Cash or Market Value
 Description
 Cash deposit toward purchase held by: \$

Description	Cash or Market Value	Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance
List checking and savings accounts below				
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company	\$ Payment/ Months	\$
Life Insurance net cash value Face amount: \$	\$	Acct. no.	<input type="checkbox"/> Revolving	
Subtotal Liquid Assets	\$	Name and address of Company	\$ Payment/ Months	\$
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.	<input type="checkbox"/> Revolving	
Vested interest in retirement fund	\$	Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Net worth of business(es) owned (attach financial statement)	\$	Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Automobiles owned (make and year)	\$	Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	<input type="checkbox"/> Revolving	
Other Assets (itemize)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Acct. no.	\$	Job-Related Expense (child care, union dues, etc.)	\$	
Other Assets (from continuation page, if any)	\$	Total Monthly Payments	\$	
Total Assets (a)	\$	Other Liabilities (from continuation page, if any)	\$	
		Net Worth (a - b)	\$	\$

8. Declarations

	Applicant		Co-Applicant	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

12. Acknowledgment and Agreement (Continued)

for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) 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; (7) 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; (8) 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; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) 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. **Consent.** You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of pre-recorded/artificial voice messages or an automated dialing device.

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.

X Applicant's Signature Date Co-Applicant's Signature Date

13. Government Monitoring or Demographic Information

~~For Lender. Instruct applicant to cross-out this section (1) if it is not required by law or (2) if Lender will use the HMDA Demographic Information Form when required by HMDA. Otherwise, only complete this section if the loan will be secured by the applicant's principal dwelling under Regulation B.~~

~~The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, the Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below.~~

Applicant <input type="checkbox"/> I do not wish to furnish this information	Co-Applicant <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

For Mortgage Loan Originator

This information was provided through: <input type="checkbox"/> Mail or Fax <input type="checkbox"/> E-mail or Internet <input type="checkbox"/> Telephone Interview <input type="checkbox"/> Face-To-Face Interview (includes Electronic Media with Video Component)	Loan Originator's Phone Number
Loan Originator's Signature	Date
Loan Originator's Name	Loan Originator Identifier
Loan Origination Company's Name Community Bank of Raymore	Loan Origination Company Identifier 691125
Loan Origination Company's Address 801 W. Foxwood Drive Raymore, MO 64083	

Transaction Worksheet - Optional

a. Purchase price \$	k. Applicant's closing costs paid by Seller \$
b. Alterations, improvements, repairs \$	l. Other Credits (explain) \$
c. Land (if acquired separately) \$	
d. Refinance (include debts to be paid off) \$	m. Loan amount (exclude PMI, MIP Funding Fee financed) \$
e. Estimated prepaid items \$	n. PMI, MIP, Funding Fee financed \$
f. Estimate closing costs \$	o. Loan amount (add m & n) \$
g. PMI, MIP, Funding Fee \$	p. Cash from/to Applicant (subtract j, k, l & o from i) \$
h. Discount (if Applicant will pay) \$	
i. Total costs (add items a through h) \$	
j. Subordinate financing \$	

For Lender's Use

Lender's Initial Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Second Lien <input type="checkbox"/> Subordinate Lien	Second Lien Holder's Name & Address (if any)
Date Application Received	Loan No.
Decision <input type="checkbox"/> Approved <input type="checkbox"/> Denied	Amount Requested \$
Interest Rate Fixed/Index: _____ % Margin _____ points	Decision By
Refinancing <input type="checkbox"/> Yes <input type="checkbox"/> Cash Out	Amount Approved
Rescindable <input type="checkbox"/> Yes <input type="checkbox"/> No	Initial Advance (if applicable)
Early Disclosures Given <input type="checkbox"/> Yes, on	Funding Date
High Cost Mortgage <input type="checkbox"/> Yes <input type="checkbox"/> No	High Priced Mortgage <input type="checkbox"/> Yes <input type="checkbox"/> No

Creditor:
RAYMORE
816.322.2100
PECULIAR
816.779.2100

COMMUNITY BANK OF RAYMORE
HARRISONVILLE
816.884.5400

HOME EQUITY LINE OF CREDIT

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

1. AVAILABILITY OF TERMS. All of the terms described below are subject to change. If 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 have paid to us or anyone else in connection with your application.

2. 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.

3. POSSIBLE ACTIONS. Under certain circumstances, we can:

- A. Terminate your line of credit and require you to pay us the entire outstanding balance in one payment;
- B. Refuse to make additional extensions of credit; and
- C. Reduce your credit limit.

We can terminate your line of credit and require you to pay us the entire outstanding balance in one payment if:

- A. You fail to make a payment as required by the agreement; or
- B. Your action or inaction adversely affects the collateral 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 line of credit declines significantly below its appraised value for purposes of the line of credit;
- B. We reasonably believe you will not be able to meet the repayment requirements under the line of credit due to a material change in your financial circumstances;
- C. You are in default of a material obligation of the agreement;
- D. Government action prevents us from imposing the annual percentage rate provided for in the agreement, or impairs our security interest such that the value of the interest is less than 120 percent of the credit limit on the line of credit;
- E. A regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice; or
- F. The maximum annual percentage rate is reached.

4. MINIMUM PAYMENT REQUIREMENTS. You can obtain credit advances for 120 months (the "draw period"). During this period, payments will be due monthly. Your minimum monthly payment will equal the following:

- The amount of accrued finance charges on the last day of the billing cycle.

The minimum payment amount will be rounded to the nearest \$.01. The minimum monthly payments during the draw period will not reduce the principal that is outstanding on your line of credit.

After the draw period ends, you will no longer be able to obtain credit advances and must pay the outstanding balance on your line of credit (the "repayment period.") The length of the repayment period is 120 months. During the repayment period, payments will be due monthly. Your minimum monthly payment will equal the following:

- The amount of accrued finance charges plus 0.800 percent of the principal balance outstanding on the last day of the billing cycle.
- The minimum payment amount will be rounded to the nearest \$.01. The minimum monthly payments may not be sufficient to fully repay the principal that is outstanding on your line of credit by the end of the repayment period. If they are not, you will, to the extent permitted by law, be required to pay the entire balance in a single payment.

Balances of less than \$100.00 must be paid in full.

5. MINIMUM PAYMENT EXAMPLE. If you made only the minimum monthly 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 4.000%. During that period, you would make 120 payments of \$33.33 followed by 119 payments varying between \$113.33 and \$43.93, with a final payment of \$3,857.75.

6. FEES AND CHARGES IMPOSED BY CREDITOR:

- Early Termination fee will apply \$250.00 (if close/payoff within 24 months from date of loan)
- Appraisal fee may apply \$600.00 (estimate)
- Title Insurance fee may apply \$500.00 (estimate)
- Flood Certification fee may apply \$25.00 (estimate)
- Filing fee may apply \$200.00 (estimate)

7. FEES AND CHARGES IMPOSED BY THIRD PARTIES:

Fees are due and payable at time of loan closing.

You must carry insurance on the property that secures the line of credit.

8. REFUNDABILITY OF FEES. If you decide not to enter into this plan within three business days of receiving this disclosure and the home equity brochure, you are entitled to a refund of any fee you may have already paid.

9. MINIMUM DRAW REQUIREMENTS. The minimum credit advance that you can receive is \$250.00.

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

11. VARIABLE RATE FEATURES. This line of credit has a variable rate feature and the annual percentage rate (corresponding to the periodic rate) and the minimum monthly payment can change as a result. The annual percentage rate includes only interest and not other costs. The annual percentage rate is based on the value of an index. The index is the base rate on corporate loans posted by at least 70% of the 10 largest U.S. banks known as the Wall Street Journal U.S. Prime Rate and is published in the Wall Street Journal. To determine the annual percentage rate that will apply to your line of credit, we subtract a margin to the value of the index and then round to the nearest .001 percent. Ask us for the current index value, margin, and annual percentage rate. After you open a line of credit, rate information will be provided on periodic statements that we send you.

12. RATE CHANGES. The annual percentage rate can change daily. There is no limit on the amount by which the rate can change in any one year period. The maximum **ANNUAL PERCENTAGE RATE** that can apply during the line of credit is 18.000 percent. The minimum **ANNUAL PERCENTAGE RATE** that can apply during the line of credit is 4.000 percent.

13. MAXIMUM RATE AND PAYMENT EXAMPLES. If you had an outstanding balance of \$10,000.00 at the beginning of the draw period, the minimum monthly payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.000 percent would be \$150.00. The maximum annual percentage rate during the draw period, could be reached in the 1st month (1 month) following an initial hold of 1 day.

If you had an outstanding balance of \$10,000.00 at the beginning of the repayment period, the minimum monthly payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.000 percent would be \$230.00. The maximum annual percentage rate during the repayment period, could be reached in the 1st month (1 month).

14. HISTORICAL EXAMPLES. The following table 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 over the last 15 years. The index values are from the first business day of September. While only one payment amount per year is shown, payments would have varied during each year. The table assumes that no additional credit advances were taken, that only the minimum payment was made, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments would change in the future.

Year	Index (%)	Margin (%)	ANNUAL PERCENTAGE RATE (%)	Minimum Monthly Payment (\$)
2006	8.250	0.000	8.250	68.75
2007	8.250	0.000	8.250	68.75
2008	5.000	0.000	5.000	41.67
2009	3.250	0.000	4.000(K)	33.33
2010	3.250	0.000	4.000(K)	33.33
2011	3.250	0.000	4.000(K)	33.33
2012	3.250	0.000	4.000(K)	33.33
2013	3.250	0.000	4.000(K)	33.33
2014	3.250	0.000	4.000(K)	33.33
2015	3.250	0.000	4.000(K)	33.33
2016(O)	3.500	0.000	4.000(K)	113.33
2017	4.250	0.000	4.250	104.81
2018	5.000	0.000	5.000	100.33
2019	5.250	0.000	5.250	92.67
2020	3.250	0.000	4.000(K)	77.08

(K) This reflects a lifetime floor of 4.000 percent.

(O) The repayment period begins in this year.

This is not a commitment to make a loan. You hereby acknowledge receipt of this Home Equity Plan Disclosure and a copy of the Home Equity Brochure on today's date.

Signature

Date

Signature

Date