

# Universal Credit Application

## (Consumer Real Estate)

### 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. Type of Mortgage and Terms of Credit

<b>Mortgage Applied For</b> <input type="checkbox"/> Home Purchase or Refinancing <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/>			<b>Lender's Case No.</b>
<b>Amount/Credit Limit</b> \$	<b>Interest Rate</b> %	<b>No. of Months</b>	<b>Amortization Type</b> <input type="checkbox"/> Fixed <input type="checkbox"/> ARM <input type="checkbox"/>

### 3. Property Information and Purpose of Credit

Subject Property Address (street, city, state & ZIP)		No. of Units				
Legal Description of Subject Property (attach description if necessary)		Year Built				
<b>Purpose of Loan</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other: <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		<b>Property will be:</b> <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment Residence				
<b>Complete this line if construction or construction-permanent loan.</b>						
Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a + b) \$	
<b>Complete this line if this is a refinance loan.</b>			<b>Describe Improvements</b> <input type="checkbox"/> made <input type="checkbox"/> to be made Cost: \$			
Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance			
Title will be held in what Name(s)			Manner in which Title will be held	Estate will be held in:		
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)			<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)			

### Applicant

### 4. Applicant Information

### Co-Applicant

Applicant's Name				Co-Applicant's Name			
Social Security No.	Primary Phone	<input type="checkbox"/> Cell	Date of Birth	Social Security No.	Primary Phone	<input type="checkbox"/> 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"/> Married	<input type="checkbox"/> Separated	Dependents (not listed by Applicant)	
<input type="checkbox"/> Unmarried (including single, divorced, widowed)		No. Ages		<input type="checkbox"/> Unmarried (including single, divorced, widowed)		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. _____			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> _____ No. Yrs. _____				Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> _____ 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	\$	\$
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\* 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.

Completed  Jointly  Not Jointly

**Schedule of Real Estate Owned.** (If additional properties are owned, use continuation sheet.)

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	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Description					
Cash deposit toward purchase held by:	\$				
<b>List checking and savings accounts below</b>		<b>Liabilities</b>	<b>Monthly Payment &amp; Months Left to Pay</b>	<b>Unpaid Balance</b>	
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	\$	
		Acct. no.	<input type="checkbox"/> Revolving		
Life Insurance net cash value Face amount: \$	\$	Name and address of Company	\$ Payment/ Months	\$	
<b>Subtotal Liquid Assets</b>	\$				
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	\$	
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.	<input type="checkbox"/> Revolving		
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
		Job-Related Expense (child care, union dues, etc.)	\$		
Other Assets (itemize)	\$				
		<b>Total Monthly Payments</b>	\$		
Other Assets (from continuation page, if any)	\$	Other Liabilities (from continuation page, if any)		\$	
<b>Total Assets (a)</b>	\$	<b>Net Worth (a - b)</b>	▶	\$	<b>Total Liabilities (b)</b>
				\$	\$

### 8. Declarations

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<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"/>
b. Have you been declared bankrupt within the past 10 years?	<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"/>
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"/>					

## 8. Declarations (Continued)

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		_____	_____	_____	_____
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	n. Are there any other equity loans on the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		_____	_____	_____	_____
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

## 9. Continuation and Additional Information

**Instructions.** Use this section if you need more space to complete the Universal Credit Application. Mark "A" for Applicant and "C" for Co-Applicant. Use this space if you answered "Yes" to any of the questions in Section 8.

## 10. Federal Notices

**Important Information to Applicant(s).** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account.

**What this means for you.** When you apply for a loan or open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and/or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

**False Statements.** By signing below, I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, *et seq.*

## 11. State Notices

**California Residents.** Each applicant, if married, may apply for a separate account.

**Massachusetts Residents.** Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following:

1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee.

2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction.

For Home Equity Line of Credit. The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.

**New York Residents.** A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

**Ohio Residents.** The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Texas Residents.** The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

**Wisconsin Residents.** Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

For married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.

## 12. Acknowledgment and 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 loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made 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

## 12. Acknowledgment and Agreement (Continued)

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.

<b>X</b>	<b>X</b>
Applicant's Signature	Co-Applicant's Signature
Date	Date

## 13. Information for Government Monitoring Purposes

*Instruction to Lender: Cross out this entire section (or instruct the applicant to do so), if this information is not required by law for this type of credit.*

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 either on the basis of this information, or 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.

<b>Applicant</b> <input type="checkbox"/> I do not wish to furnish this information <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <b>Race:</b> <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 <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Co-Applicant</b> <input type="checkbox"/> I do not wish to furnish this information <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <b>Race:</b> <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 <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male
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### For Mortgage Loan Originator

This information was provided: <input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> In a telephone interview		<input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> By the applicant and submitted via e-mail or the Internet	
Loan Originator's Signature	Date	Loan Originator's Phone Number	
<b>X</b>		(785) 456-2221	
Loan Originator's Name	Loan Originator Identifier	Loan Origination Company's Address	
		806 W. 5th Street	
Loan Origination Company's Name	Loan Origination Company Identifier	Wamego, KS 66547-0226	
Bank of the Flint Hills	408248		

### 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	\$		
f. Estimated closing costs	\$	n. PMI, MIP, Funding Fee financed	\$
g. PMI, MIP, Funding Fee	\$	o. Loan amount (add m & n)	\$
h. Discount (if Applicant will pay)	\$		
i. Total costs (add items a through h)	\$	p. Cash from/to Applicant (subtract j, k, l & o from i)	\$
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	First Lien Holder's Name & Address (if any)  Loan No.	Second Lien Holder's Name & Address (if any)  Loan No.	
Date Application Received	Received By	Amount Requested \$	
Decision <input type="checkbox"/> Approved <input type="checkbox"/> Denied	Decision Date	Decision By	
HMDA Reportable <input type="checkbox"/> Yes	Amount Approved \$	Initial Advance (if applicable)	Funding Date
Refinancing <input type="checkbox"/> Yes <input type="checkbox"/> Cash Out	Rescindable <input type="checkbox"/> Yes	Early Disclosures Given <input type="checkbox"/> Yes, on	High Cost Mortgage <input type="checkbox"/> Yes High Priced Mortgage <input type="checkbox"/> Yes

**Bank of the Flint Hills**

806 W. 5th Street

Wamego, KS 66547-0226

Telephone: 785-456-2221

Fax Number: 785-456-2202

Web Address: www.bankflinthills.com

Lender

Borrower

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## HELOC

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This disclosure contains important information about our HELOC. 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.

If you ask, we will give you more specific information about when we can take these actions.

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

- \* \$50.00; or
- \* 2.000 percent of the principal balance outstanding on the last day of the billing cycle.

The minimum payment amount will be rounded down to the nearest \$.01. Whenever a flat dollar amount is used to determine the minimum payment however, the minimum payment 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 at the end of 120 months. 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 \$50.00 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 10 years to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 5.500%. During that period, you would make 119 payments varying between \$200.00 and \$50.00, with a final payment of \$1,279.55.

**6. FEES AND CHARGES.** To open and maintain a line of credit, you must pay the following fees to us:

- \* Loan Origination: \$150.00 (due when account is opened)

Note that some fees may only apply upon the occurrence of an event and have been provided for informational purposes only.

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

**7. REFUNDABILITY OF FEES.** If you decide not to enter into this plan within three days of receiving this disclosure and the Home Equity Booklet, you are entitled to a refund of any fee you may have already paid.

**8. MINIMUM BALANCE REQUIREMENTS.** You must maintain an outstanding balance of at least \$50.00.

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

**10. 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 daily in the Wall Street Journal. To determine the annual percentage rate that will apply to your line of credit, we add a margin to the value of the index. 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.

**11. RATE CHANGES.** The annual percentage rate can change monthly. 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 5.500 percent.

**12. MAXIMUM RATE AND PAYMENT EXAMPLES.** If you had an outstanding balance of \$10,000.00 the minimum monthly payment at the maximum **ANNUAL PERCENTAGE RATE** of 18.000 percent would be \$200.00. The maximum annual percentage rate could be reached in the 1st month (1 month) following an initial hold of 1 month.

**13. 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 January. 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 (\$)
2002	4.750	1.000	5.750	200.00
2003	4.250	1.000	5.500 (K)	166.40
2004	4.000	1.000	5.500 (K)	138.10
2005	5.250	1.000	6.250	114.61
2006	7.250	1.000	8.250	95.84
2007	8.250	1.000	9.250	81.79
2008	7.250	1.000	8.250	70.51
2009	3.250	1.000	5.500 (K)	60.17
2010	3.250	1.000	5.500 (K)	50.00
2011	3.250	1.000	5.500 (K)	50.00
2012	3.250	1.000	5.500 (K)	N/A
2013	3.250	1.000	5.500 (K)	N/A
2014	3.250	1.000	5.500 (K)	N/A
2015	3.250	1.000	5.500 (K)	N/A
2016	3.500	1.000	5.500 (K)	N/A

\* This is a margin we have used recently; your margin may be different.

(K) This reflects a lifetime floor of 5.500 percent.

This is not a commitment to make a loan.