## **Universal Credit Application**

(Consumer Real Estate)

(0)				Application	<i>'</i> :		,, ,		<i>"</i>
(Check only <u>one</u> of the four o									
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 i each of us intend to apply for	s an <i>Applicati</i>	ion for Joi	int Cred	it. By signing b	elow, the	Applicant a			
		,	.,	• •					
Applicant for Joint Credit Co-Applicant for Joint Credit									
	2. Type	of Mor	taaae	and Terms	of Cre	dit			
Mortgage Applied For						Lender's Ca	ase No		
│	ı ∐ Home E	quity Loar	n ∐ Ho	ome Equity Line	of Credit				
Amount/Credit Limit Interes	est Rate %	No. of N	Vonths			Amortizatio			
	3. Property	y Inform	nation	and Purpos	se of C	redit			
Subject Property Address (street, o	city, state & Z	ZIP)							No. of Units
Legal Description of Subject Prope	rty (attach de	scription i	f neces	sary)					Year Built
Purpose of Loan					Prope	erty will be:			
<ul><li>□ Purchase</li><li>□ Construction</li><li>□ Refinance</li><li>□ Construction-Percentage</li></ul>		Other:				rimary 🗌 esidence	Secoi Resid		Investment
Complete this line if construction of Year Lot   Original Cost	r construction Amount Exi	-		sent Value of	(b) Cost	of	⊥Tot:	al (a +	h)
Acquired \$	Liens	stilig	Lot \$	sent value of	Improve		\$	ui (u i	D)
Complete this line if this is a refina	1 -					Describe Imp		nents	
Year Original Cost Acquired	Amount Exis	sting	Purpos	se of Refinance			be ma	de	
\$	\$			100	1:1 7:	Cost: \$		<b>.</b>	
Title will be held in what Name(s)				Manner in which Title will be held					
Source of Down Payment, Settlem	ent Charges,	and/or Su	bordina	te Financing (ex	plain)			☐ Leas	sehold (show ration date)
Applicant		4. App	licant	Information	7	Co	-Appl	licant	
Applicant's Name				Co-Applicant's					
Social Security No.   Primary Phone	e 🗌 Cell	Date of I	Birth	Social Security	No. Prir	mary Phone		Cell D	ate of Birth
ID Type & No. Issued By	Issue Date	Exp. Dat	е	ID Type & No.		Issued By Is	sue Da	ate Ex	кр. Date
E-mail Address		E-mail Address							
<ul> <li>Married ☐ Separated (as defined by state law; incl. domestic partnership, civil union)</li> <li>Unmarried (including single, divorced, widowed)</li> </ul>	☐ Married ☐ Separated (as defined by state law; incl. domestic partnership, civil union) ☐ Unmarried (including single, divorced, widowed) ☐ Married (not listed by Applicant) No. Ages								
Present Address	Present Addres	s 🗌 C	Own □ Rer	nt 🗌		No. Yrs			
Mailing Address, if different from F		Mailing Address	s, if diffe	rent from Pre	esent A	Address			
Former Address	ent 🗌	No. Yrs	S	Former Address	s 🗆 C	Own □ Rer	nt 🗌		No. Yrs

Name & Address of	Employer 🗌 Self	Employed	Yrs. on	this job			ress of Employ	/er □ Se	o-Applica		n this job
			Yrs. emp this li work/pro	ine of	-					this	mployed in s line of profession
Position/Title/Type o	Position/Title/Type of Business		Busines	s Phone	Position	/Title	Type of Busir	iess		Busine	ess Phone
If employed in currer	nt position for less	s than tw	o years o	or if curre	ntly empl	oyed	in more than	one posi	tion, comp	lete the	following:
Name & Address of	Employer 🗌 Self	Employed	Dates (fi	rom - to)	Name &	Addı	ress of Employ	/er □ Se	lf Employed	Dates	(from - to)
			Busines	s Phone	_					Business Phon	
Position/Title/Type o	f Business			Monthly ome	Position	/Title	Type of Busir	iess		In	Monthly
Name & Address of	Employer Self	Employed	\$ Dates (fi	rom - to)	Name &	Addı	ress of Employ	/er □ se	olf Employed	\$ Dates	(from - to)
rume a manese en		Limpioyeu	24.00 (						in Employed	2 4100	(
			Busines	s Phone	_					Busine	ess Phone
Position/Title/Type o	f Business			Monthly ome	Position	/Title	Type of Busir	iess		Gross Monthly Income	
	6. Monthly	Incom	s e and C	Combin	ed Hou	sino	Expense	Inform	ation	\$	
Gross Monthly Income	Applicant		pplicant		-4-I	Com	bined Monthly ing Expense		Present	Pı	roposed
Base Empl. Income*	\$	\$		\$		Rent		\$			
Overtime	\$	\$		\$		First	Mortgage (P&	I) \$		\$	
Bonuses	\$	\$		\$		Othe	r Financing (Pa	\$I) \$		\$	
Commissions	\$	\$		\$		Haza	ard Insurance \$		\$		
Dividends/Interest	\$	\$		\$			Real Estate Taxes		\$		
Net Rental Income	\$	\$		\$		Mortgage Insurance		<del>- 1</del>			
Other (before completing, see the notice in "Describe Other Income," below)	\$	Ş		Ş		Homeowner Assn. Dues Other			\$		
Total	\$	ś		\$		Total		\$ \$		\$	
* Self Employed App	1.		to provide	1.	nal docum				s and finar	्। cial sta	tements.
A/C Describe	e income	e need no	t be reve	aled if th		nt (A)	ntenance ) or Co-Applica ing this loan.	ant (C)	Mon	thly Am	nount
									\$		
									\$		
This Chatamant and					nd Liab					-l C - A	
This Statement and a their assets and liabil basis; otherwise, sep non-applicant spouse other person.	lities are sufficien parate Statements	itly joined and Scl	d so that i nedules ai	the State re require	ment can d. If the 0	be m Co-Ap	neaningfully ar oplicant section must also be	nd fairly <i>n</i> was co	presented ompleted a ed about t	on a co bout a nat spo	mbined
Schedule of Real Est	ate Owned. (If ad	lditional բ	properties	are own	ed, use co	ontinu				ance, ,	,
(enter S if sold, PS if R if rental for income		▼ Prope	rty Mark	esent et Value	Amoun Mortgag Liens	es &	Gross Rental Income	Mortga Paymer	ge Mainte nts Taxes	enance, & Misc.	Net Rental Income
			\$		\$		\$	\$	\$		\$
			\$		\$		\$	\$	\$		\$
			\$		\$		\$	\$	\$		\$
		Tota	1 -		\$		·	\$	\$		\$
List any additional na number(s): Alter	ames under which	ı creait h	as previo	•	received Creditor Na		ilidicate appro	рпате сг	Accoun		

	7. Asse	ts and Liabilities (Continued)		
Assets Description	Cash or Market Value	Liabilities and Pledged Assets. Lis		
Cash deposit toward purchase	\$	account number for all outstanding de revolving charge accounts, real estate		
held by:	Ş	pledges, etc. Use continuation sheet,	if necessary. Indicat	te by (*) those
		liabilities, which will be satisfied upor refinancing of the subject property.	n sale of real estate o	owned or upon
		Liabilities	Monthly Payment &	Unpaid Balance
List checking and savings accountilisme and address of Bank, S&L			Months Left to Pay	
Name and address of bank, Sat	., or Credit Union	Name and address of Company	\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.	☐ Revolving	-
Name and address of Bank, S&L	., or Credit Union	Name and address of Company	\$ Payment/	\$
			Months	
Acct. no.	\$	Acct. no.	☐ Revolving	
Name and address of Bank, S&L	., or Credit Union	Name and address of Company	\$ Payment/	\$
			Months	
Acct. no.	\$	Acct. no.	☐ Revolving	
Name and address of Bank, S&L	, or Credit Union	Name and address of Company	\$ Payment/	\$
			Months	
Acct. no.	\$	Acct. no.	☐ Revolving	
Stocks & Bonds (Company	\$	Name and address of Company	\$ Payment/	\$
name/number & description)			Months	
1:6		Acct. no.	Revolving	1
Life Insurance net cash value Face amount: \$	\$	Name and address of Company	\$ Payment/ Months	\$
Subtotal Liquid Assets	\$			
Real estate owned	\$			
(enter market value from schedule of real estate owned)				-
scriedule of real estate owned,		Acct. no.	Revolving	1
Vested interest in retirement		Name and address of Company	\$ Payment/ Months	\$
fund	\$		Worths	
Net worth of business(es) owne (attach financial statement)	d \$			
(accasi) ililarisiai scacsilisiic,		Acct. no.	☐ Revolving	
Automobiles owned	\$	Alimony/Child Support/Separate	\$	
(make and year)		Maintenance Payments Owed to:		
		Job-Related Expense	\$	
		(child care, union dues, etc.)		
Other Assets (itemize)	\$			
		Total Monthly Payments	\$	
Other Assets	\$	Other Liabilities		\$
(from continuation page, if any)  Total	•	(from continuation page, if any)  Net Worth	Total	Ÿ
Assets (a)	\$	(a - b) \$	Liabilities (b)	\$
	A	8. Declarations		
o Aro there are suited. I'	- N/ NI	Co-Applicant Yes No		plicant Co-Applicant
a. Are there any outstanding jud against you?	igments $\Box$	e. Have you directly or obligated on any loan	indirectly been	100 110
b. Have you been declared bank	rupt	obligated on any loan in foreclosure, transfer		
within the past 10 years?		of foreclosure, or judg	gment?	
<ul> <li>Have you had property forecl upon or given title or deed in</li> </ul>		f. Are you presently del	Inquent or in	
thereof in the last 7 years?		☐ ☐ ☐ other loan, mortgage,	, financial	
d. Are you a party to a lawsuit?		□ □ obligation, bond, or lo	nan quarantee/	

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

#### 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.

X			X				
Applicant's Signature		Date	Co-Applicant'	s Signature			Date
· · ·				-			
	3. Inforn	nation for Gover	nment Monit	torina Purposi	es		
Instruction to Lender: Cross ou						ot required by	ı law
for this type of credit.	o ontin		applicant to u	- 20,, // (1.10 11.1011			
The following information is required to furnish this informat the basis of this information, or and race. For race, you may che regulations, the Lender is required to furnish the information, please of	e with equition, but are on whethe eck more the	al credit opportunity, in e encouraged to do so er you choose to furnis nan one designation. I the information on the	fair housing and he. The law provides in the law provides in the law provides in the law furnish for the law furnish the law f	nome mortgage di es that a lender m sh the information ish ethnicity, race	sclosure lav ay not discr , please pro , or sex, un	vs. You are n riminate eithe vide both eth der Federal	not er on hnicity
Applicant	vish to furnish	this information	Co-Applicant	☐ I do not wi	sh to furnish th	nis information	
Ethnicity: Hispanic o	r Latino	☐ Not Hispanic or Latin	Ethnicity:	Hispanic or	Latino [	Not Hispanio	or Latino
Race: American Indian or Alaska	Native	Asian Black or	Race: Americ	an Indian or Alaska N	ative [	Asian	Black or African
☐ Native Hawaiian or Other Pa	acific Islander	White American	n Native	Hawaiian or Other Pag	cific Islander [	White	American
Sex: Female		Male	Sex:	Female	[	Male	
		For Mortgage	Loan Origina	itor			
This information ☐ In a face-	to-face inte			phone interview			
		d submitted by fax or		•	mitted via e	-mail or the li	nternet
	philoanic and	a Submitted by lax Of					
Loan Originator's Signature			Date	Loan Originator's	s Phone Nun	nber	
X Loan Originator's Name  Loan Origination Company's Na		oan Originator Identific		Loan Origination	Company's	Address	
		Transaction Wo	rksheet - Op	tional			
a. Purchase price		\$		s closing costs pa	id by Seller	\$	
b. Alterations, improvements,	repairs	\$		I. Other Credits (explain)		\$	
c. Land (if acquired separately)		\$		. , .			
d. Refinance (include debts to	be paid off	) \$					
e. Estimated prepaid items		\$	m. Loan amount (exclude PMI, MIP,			\$	
f. Estimated closing costs		\$	Funding Fe	ee financed)			
g. PMI, MIP, Funding Fee		\$	n. PMI, MIP, Funding Fee financed			\$	
h. Discount (if Applicant will p		\$		ınt (add m & n)		\$	
i. Total costs (add items a thr	ough h)	\$	p. Cash from	• • •		\$	
j. Subordinate financing		\$		, k, l & o from i)			
		For Len	der's Use				
Lender's Initial Lien Position  ☐ First Lien ☐ Second Lien	First Lien	Holder's Name & Add	Iress (if any)	Second Lien Hole	der's Name	& Address (i	f any)
☐ Subordinate Lien							
	Loan No.			Loan No.			
Date Application Received	Received	Ву		Amount Request	ted		
				\$			
Decision	Decision I	Date		Decision By			
☐ Approved ☐ Denied					I <b>-</b>		
HMDA Reportable	Amount A	Approved	Initial Advance (	it applicable)	Funding Da	ate	
☐ Yes	\$ Bassindah	Na.	Faulu Diret	Civer	Himb Co. 1	N/1 11-4	
Refinancing  ☐ Yes ☐ Cash Out	Rescindat		Early Disclosures  ☐ Yes, on	S Giveil	High Cost		☐ Yes ☐ Yes
ros casii out	☐ Yes		□ 163, UH	High Priced Mortga		guge L	

## HOME EQUITY APPLICATION DISCLOSURE

PLANTERS BANK, INC.

MAIN OFFICE

1312 SOUTH MAIN STREET

P O BOX 1570

HOPKINSVILLE, KY 42241-1570

# IMPORTANT TERMS OF OUR HOME EQUITY APPLICATION DISCLOSURE

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

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

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

POSSIBLE ACTIONS. Under this Plan, we have the following rights:

Termination and Acceleration. We can terminate the Plan and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if any of the following happens:

- (a) You commit fraud or make a material misrepresentation at any time in connection with the Plan. This can include, for example, a false statement about your income, assets, liabilities, or any other aspect of your financial condition.
- (b) You do not meet the repayment terms of the Plan.
- (c) Your action or inaction adversely affects the collateral for the Plan or our rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without our permission, foreclosure by the holder of another lien or the use of funds or the dwelling for prohibited purposes.

Suspension or Reduction. In addition to any other rights we may have, we can suspend additional extensions of credit or reduce your credit limit during any period in which any of the following are in effect:

- (a) The value of your dwelling declines significantly below the dwelling's appraised value for purposes of the Plan. This includes, for example, a decline such that the initial difference between the credit limit and the available equity is reduced by fifty percent and may include a smaller decline depending on the individual circumstances.
- (b) We reasonably believe that you will be unable to fulfill your payment obligations under the Plan due to a material change in your financial circumstances.
- (c) You are in default under any material obligation of the Plan. We consider all of your obligations to be material. Categories of material obligations include, but are not limited to, the events described above under Termination and Acceleration, obligations to pay fees and charges, obligations and limitations on the receipt of credit advances, obligations concerning maintenance or use of the dwelling or proceeds, obligations to pay and perform the terms of any other deed of trust, mortgage or lease of the dwelling, obligations to notify us and to provide documents or information to us (such as updated financial information), obligations to comply with applicable laws (such as zoning restrictions).
- (d) We are precluded by government action from imposing the annual percentage rate provided for under the Plan.
- (e) The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit limit.
- (f) We have been notified by governmental authority that continued advances may constitute an unsafe and unsound business practice.
- (g) The maximum annual percentage rate under the Plan is reached.

Change in Terms. We may make changes to the terms of the Plan if you agree to the change in writing at that time, if the change will unequivocally benefit you throughout the remainder of the Plan, or if the change is insignificant (such as changes relating to our data processing systems).

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

Lender Fees. The following fees must be paid to us:

DescriptionAmountWhen ChargedLOAN PROCESSING FEE:150.00At closing

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

These third party fees generally total between \$50.00 and \$750.00. Upon request, we will provide you with an itemization of the fees you will have to pay to third parties.

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

MINIMUM PAYMENT REQUIREMENTS. You can obtain advances of credit during the following period: 180 Months (the "Draw Period"). Your Regular Payment will be based on a percentage of your outstanding balance as shown below or \$50.00, whichever is greater. Your payments will be due monthly.

Range of Balances Number of Payments Regular Payment Calculation

All Balances 180 1.500% of your outstanding balance

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

A change in the ANNUAL PERCENTAGE RATE can cause the balance to be repaid more quickly or more slowly. When rates decrease, less interest is due, so more of the payment repays the principal balance. When rates increase, more interest is due, so less of the payment repays the principal balance. If this happens, we may adjust your payment as follows: your final payment may be increased. Each time the ANNUAL PERCENTAGE RATE increases, we will check to see if your payment is sufficient to pay the interest due. If it is not, your payment will be increased by an amount sufficient to cover all accrued FINANCE CHARGES.

In any event, if your Credit Line balance falls below \$50.00, you agree to pay your balance in full.

MINIMUM PAYMENT EXAMPLE. If you made only the minimum payment and took no other credit advances, it would take 15 years to pay off a credit advance of \$10,000.00 at an ANNUAL PERCENTAGE RATE of 5.000%. During that period, you would make 180 monthly payments ranging from \$7.25 to \$150.00.

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

Credit Line Planters Bank Home Equity Line of Credit Check, Telephone Request, Overdraft and In Person Request Limitations. The following transaction limitations will apply to your Credit Line and the writing of Planters Bank Home Equity Line of Credit Checks, requesting an advance by telephone, writing a check in excess of your checking account balance and requesting an advance in person.

Minimum Advance Amount. The minimum amount of any credit advance that can be made on your Credit Line is \$50.00. This means any Planters Bank Home Equity Line of Credit Check must be written for at least the minimum advance amount.

Other Transaction Requirements. MUST NOT EXCEED AUTHORIZED CREDIT LIMIT.

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

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

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

THE INDEX. The annual percentage rate is based on the value of an index (referred to in this disclosure as the "Index"). The Index is the PRIME RATE AS PUBLISHED IN THE MONEY RATES SECTION OF THE WALL STREET JOURNAL. Information about the Index is available or published IN THE MONEY RATES SECTION OF THE WALL STREET JOURNAL. We will use the most recent Index value available to us as of THE DATE OF ANY ADJUSTMENT TO THE PRIME RATE AS PUBLISHED IN THE WALL STREET JOURNAL any annual percentage rate adjustment. If the Index is no longer available, we will choose a new Index and margin. The new Index will have an historical movement substantially similar to the original Index, and the new Index and margin will result in an annual percentage rate that is substantially similar to the rate in effect at the time the original Index becomes unavailable.

ANNUAL PERCENTAGE RATE. To determine the Periodic Rate that will apply to your account, we add a margin to the value of the Index, round that sum to the nearest 0.125%, then divide the rounded value by the number of days in a year (daily). To obtain the ANNUAL PERCENTAGE RATE we multiply the Periodic Rate by the number of days in a year (daily). This result is the ANNUAL PERCENTAGE RATE. A change in the Index rate generally will result in a change in the ANNUAL PERCENTAGE RATE. The amount that your ANNUAL PERCENTAGE RATE may change also may be affected by the lifetime annual percentage rate limits, as discussed below.

Forgo Rate Increases. If we forgo an annual percentage rate increase, at the time of a later adjustment we may return to the full rounded Index value plus margin.

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

FREQUENCY OF ANNUAL PERCENTAGE RATE ADJUSTMENTS. Your ANNUAL PERCENTAGE RATE can change FIRST DAY OF EACH MONTH. There is no limit on the amount by which the annual percentage rate can change during any one year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 18.000% per annum or, go below 5.000% per annum at any time during the term of the Plan.

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

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

HISTORICAL EXAMPLE. The example below shows how the ANNUAL PERCENTAGE RATE and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the Index from 1998 to 2012. The Index values are from the following reference period: FIRST WEEK ENDING IN JULY. While only one payment per year is shown, payments may have varied during each year. Different outstanding principal balances could result in different payment amounts.

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

#### **INDEX TABLE**

Year (FIRST WEEK ENDING IN JULY)	Index (Percent)	Margin (1) {Percent}	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
998	8.500	0.000	8.500	150.00
999	8.000	0.000	8.000	136.35
000	9.500	0.000	9.500	123.33
001	6.7.50	0.000	6.750	113.24
002	4.7.50	0.000	5.000 (8)	101.16
003	4.000	0.000	5.000 (8)	88.76
004	4.250	0.000	5.000 (8)	77.89
005	6.250	0.000	6.250	68.34
006	8.250	0.000	8.250	60.74
007	8.250	0.000	8.250	55.08
008,	5.000	0.000	5.000	50.00
009	3.250	0.000	5.000 (8)	50.00
010	3.250	0.000	5.000 (8)	50.00
)11		0.000	5.000 (8)	50.00
012	3.250	0.000	5.000 (8)	50.00

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

(8) This A.P.R. reflects a 5.000 percent floor

### **BORROWER ACKNOWLEDGMENT**

The Borrower, after having read the contents of the above disclosure, acknowledges receipt of this Disclosure Statement and further acknowledges that this Disclosure was completed in full prior to its receipt. The Borrower also acknowledges receipt of the handbook entitled "What you should know about Home Equity Lines of Credit".

BORROWER:	
X Borrower	Date Date
X Borrower	Date

#### HOME EQUITY APPLICATION DISCLOSURE

PLANTERS BANK, INC.

MAIN OFFICE

1312 SOUTH MAIN STREET

P O BOX 1570

HOPKINSVILLE, KY 42241-1570

# IMPORTANT TERMS OF OUR HOME EQUITY APPLICATION DISCLOSURE

This disclosure contains important information about our HOME EQUITY LOC INT ONLY SPECIAL (the "Plan"). You should read it carefully and keep a copy for your records.

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

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

POSSIBLE ACTIONS. Under this Plan, we have the following rights:

Termination and Acceleration. We can terminate the Plan and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if any of the following happens:

- (a) You commit fraud or make a material misrepresentation at any time in connection with the Plan. This can include, for example, a false statement about your income, assets, liabilities, or any other aspect of your financial condition.
- (b) You do not meet the repayment terms of the Plan.
- (c) Your action or inaction adversely affects the collateral for the Plan or our rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without our permission, foreclosure by the holder of another lien or the use of funds or the dwelling for prohibited purposes.

Suspension or Reduction. In addition to any other rights we may have, we can suspend additional extensions of credit or reduce your credit limit during any period in which any of the following are in effect:

- (a) The value of your dwelling declines significantly below the dwelling's appraised value for purposes of the Plan. This includes, for example, a decline such that the initial difference between the credit limit and the available equity is reduced by fifty percent and may include a smaller decline depending on the individual circumstances.
- (b) We reasonably believe that you will be unable to fulfill your payment obligations under the Plan due to a material change in your financial circumstances.
- (c) You are in default under any material obligation of the Plan. We consider all of your obligations to be material. Categories of material obligations include, but are not limited to, the events described above under Termination and Acceleration, obligations to pay fees and charges, obligations and limitations on the receipt of credit advances, obligations concerning maintenance or use of the dwelling or proceeds, obligations to pay and perform the terms of any other deed of trust, mortgage or lease of the dwelling, obligations to notify us and to provide documents or information to us (such as updated financial information), obligations to comply with applicable laws (such as zoning restrictions).
- (d) We are precluded by government action from imposing the annual percentage rate provided for under the Plan.
- (e) The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit limit.
- (f) We have been notified by governmental authority that continued advances may constitute an unsafe and unsound business practice.
- (g) The maximum annual percentage rate under the Plan is reached.

Change in Terms. We may make changes to the terms of the Plan if you agree to the change in writing at that time, if the change will unequivocally benefit you throughout the remainder of the Plan, or if the change is insignificant (such as changes relating to our data processing systems).

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

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

These third party fees generally total \$0.00. Upon request, we will provide you with an itemization of the fees you will have to pay to third parties.

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

MINIMUM PAYMENT REQUIREMENTS. You can obtain advances of credit during the following period: 120 months (the "Draw Period"). Your Regular Payment will equal the amount of your accrued FINANCE CHARGES or \$50.00, whichever is greater. You will make 119 of these payments. You will then be required to pay the entire balance owing in a single balloon payment. If you make only the minimum payments, you may not repay any of the principal balance by the end of this payment stream. Your payments will be due monthly. Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. An increase in the ANNUAL PERCENTAGE RATE may increase the amount of your Regular Payment.

In any event, if your Credit Line balance falls below \$50.00, you agree to pay your balance in full.

MINIMUM PAYMENT EXAMPLE. If you made only the minimum 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 3.250%. During that period, you would make 119 monthly payments of \$50.00 and one final payment of \$6,806.97.

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

Credit Line Planters Bank Home Equity Line of Credit Check, Telephone Request, Overdraft and In Person Request Limitations. The following transaction limitations will apply to your Credit Line and the writing of Planters Bank Home Equity Line of Credit Checks, requesting an advance by telephone, writing a check in excess of your checking account balance and requesting an advance in person.

Minimum Advance Amount. The minimum amount of any credit advance that can be made on your Credit Line is \$50.00. This means any Planters Bank Home Equity Line of Credit Check must be written for at least the minimum advance amount.

Other Transaction Requirements. MUST NOT EXCEED AUTHORIZED CREDIT LIMIT.

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

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

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

THE INDEX. The annual percentage rate is based on the value of an index (referred to in this disclosure as the "Index"). The Index is the PRIME RATE AS PUBLISHED IN THE MONEY RATES SECTION OF THE WALL STREET JOURNAL. Information about the Index is available or published IN THE MONEY RATES SECTION OF THE WALL STREET JOURNAL. We will use the most recent Index value available to us as of THE DATE OF ANY ADJUSTMENT TO THE PRIME RATE AS PUBLISHED IN THE WALL STREET JOURNAL any annual percentage rate adjustment. If the Index is no longer available, we will choose a new Index and margin. The new Index will have an historical movement substantially similar to the original Index, and the new Index and margin will result in an annual percentage rate that is substantially similar to the rate in effect at the time the original Index becomes unavailable.

## HOME EQUITY APPLICATION DISCLOSURE (Continued)

ANNUAL PERCENTAGE RATE. To determine the Periodic Rate that will apply to your account, we add a margin to the value of the Index, round that sum to the nearest 0.125%, then divide the rounded value by the number of days in a year (daily). To obtain the ANNUAL PERCENTAGE RATE we multiply the Periodic Rate by the number of days in a year (daily). This result is the ANNUAL PERCENTAGE RATE. A change in the Index rate generally will result in a change in the ANNUAL PERCENTAGE RATE may change also may be affected by the lifetime annual percentage rate limits, as discussed below.

Forgo Rate Increases. If we forgo an annual percentage rate increase, at the time of a later adjustment we may return to the full rounded Index value plus margin.

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

FREQUENCY OF ANNUAL PERCENTAGE RATE ADJUSTMENTS. Your ANNUAL PERCENTAGE RATE can change FIRST DAY OF EACH MONTH. There is no limit on the amount by which the annual percentage rate can change during any one year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 18.000% per annum at any time during the term of the Plan.

MAXIMUM RATE AND PAYMENT EXAMPLE. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 18.000% would be \$152.88. This ANNUAL PERCENTAGE RATE could be reached immediately or prior to the

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

HISTORICAL EXAMPLE. The example below shows how the ANNUAL PERCENTAGE RATE and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the Index from 1998 to 2012. The Index values are from the following reference period: FIRST WEEK ENDING IN JULY. While only one payment per year is shown, payments may have varied during each year. Different outstanding principal balances could result in different payment amounts.

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

#### **INDEX TABLE**

Year (FIRST WEEK ENDING IN JULY)	Index (Percent)	Margin (1) (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
998	8.000 9.500 6.750 4.750 4.000 4.250 6.250 8.250 8.250 5.000 3.250	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	8.500 8.000 9.500 6.750 4.750 4.000 4.250 6.250 8.250 8.250 5.000 3.250 3.250	72.19 67.95 80.68 57.33 50.00 50.00 50.00 50.27 66.30 66.30

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

BORROWER:

## BORROWER ACKNOWLEDGMENT

The Borrower, after having read the contents of the above disclosure, acknowledges receipt of this Disclosure Statement and further acknowledges that this Disclosure was completed in full prior to its receipt. The Borrower also acknowledges receipt of the handbook entitled "What you should know about Home Equity Lines of Credit".

x	
Borrower	Date
X	
Borrower	Date

### HOME EQUITY APPLICATION DISCLOSURE

PLANTERS BANK, INC.
MAIN OFFICE
1312 SOUTH MAIN STREET
P O BOX 1570
HOPKINSVILLE, KY 42241-1570

# IMPORTANT TERMS OF OUR HOME EQUITY APPLICATION DISCLOSURE

This disclosure contains important information about our HOME EQUITY LOC INTEREST ONLY PAYMENT (the "Plan"). You should read it carefully and keep a copy for your records.

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

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

POSSIBLE ACTIONS. Under this Plan, we have the following rights:

Termination and Acceleration. We can terminate the Plan and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if any of the following happens:

- (a) You commit fraud or make a material misrepresentation at any time in connection with the Plan. This can include, for example, a false statement about your income, assets, liabilities, or any other aspect of your financial condition.
- (b) You do not meet the repayment terms of the Plan.
- (c) Your action or inaction adversely affects the collateral for the Plan or our rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without our permission, foreclosure by the holder of another lien or the use of funds or the dwelling for prohibited purposes.

Suspension or Reduction. In addition to any other rights we may have, we can suspend additional extensions of credit or reduce your credit limit during any period in which any of the following are in effect:

- (a) The value of your dwelling declines significantly below the dwelling's appraised value for purposes of the Plan. This includes, for example, a decline such that the initial difference between the credit limit and the available equity is reduced by fifty percent and may include a smaller decline depending on the individual circumstances.
- (b) We reasonably believe that you will be unable to fulfill your payment obligations under the Plan due to a material change in your financial circumstances.
- (c) You are in default under any material obligation of the Plan. We consider all of your obligations to be material. Categories of material obligations include, but are not limited to, the events described above under Termination and Acceleration, obligations to pay fees and charges, obligations and limitations on the receipt of credit advances, obligations concerning maintenance or use of the dwelling or proceeds, obligations to pay and perform the terms of any other deed of trust, mortgage or lease of the dwelling, obligations to notify us and to provide documents or information to us (such as updated financial information), obligations to comply with applicable laws (such as zoning restrictions).
- (d) We are precluded by government action from imposing the annual percentage rate provided for under the Plan.
- (e) The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit limit.
- (f) We have been notified by governmental authority that continued advances may constitute an unsafe and unsound business practice.
- (g) The maximum annual percentage rate under the Plan is reached.

Change in Terms. We may make changes to the terms of the Plan if you agree to the change in writing at that time, if the change will unequivocally benefit you throughout the remainder of the Plan, or if the change is insignificant (such as changes relating to our data processing systems).

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

Lender Fees. The following fees must be paid to us:

DescriptionAmountWhen ChargedLOAN PROCESSING FEE:150.00At closing

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

These third party fees generally total between \$50.00 and \$750.00. Upon request, we will provide you with an itemization of the fees you will have to pay to third parties.

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

MINIMUM PAYMENT REQUIREMENTS. You can obtain advances of credit during the following period: 60 MONTHS (the "Draw Period"). Your Regular Payment will equal the amount of your accrued FINANCE CHARGES or \$50.00, whichever is greater. You will make 59 of these payments. You will then be required to pay the entire balance owing in a single balloon payment. If you make only the minimum payments, you may not repay any of the principal balance by the end of this payment stream. Your payments will be due monthly. Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. An increase in the ANNUAL PERCENTAGE RATE may increase the amount of your Regular Payment.

In any event, if your Credit Line balance falls below \$50.00, you agree to pay your balance in full.

MINIMUM PAYMENT EXAMPLE. If you made only the minimum payment and took no other credit advances, it would take 5 years to pay off a credit advance of \$10,000.00 at an ANNUAL PERCENTAGE RATE of 5.000%. During that period, you would make 59 monthly payments of \$50.00 and one final payment of \$9,484.38.

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

Credit Line Planters Bank Home Equity Line of Credit Check, Telephone Request, Overdraft and In Person Request Limitations. The following transaction limitations will apply to your Credit Line and the writing of Planters Bank Home Equity Line of Credit Checks, requesting an advance by telephone, writing a check in excess of your checking account balance and requesting an advance in person.

Minimum Advance Amount. The minimum amount of any credit advance that can be made on your Credit Line is \$50.00. This means any Planters Bank Home Equity Line of Credit Check must be written for at least the minimum advance amount.

Other Transaction Requirements. MUST NOT EXCEED AUTHORIZED CREDIT LIMIT.

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

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

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

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Index is no longer available, we will choose a new Index and margin. The new Index will have an historical movement substantially similar to the original Index, and the new Index and margin will result in an annual percentage rate that is substantially similar to the rate in effect at the time the original Index becomes unavailable.

ANNUAL PERCENTAGE RATE. To determine the Periodic Rate that will apply to your account, we add a margin to the value of the Index, round that sum to the nearest 0.125%, then divide the rounded value by the number of days in a year (daily). To obtain the ANNUAL PERCENTAGE RATE we multiply the Periodic Rate by the number of days in a year (daily). This result is the ANNUAL PERCENTAGE RATE. A change in the Index rate generally will result in a change in the ANNUAL PERCENTAGE RATE. The amount that your ANNUAL PERCENTAGE RATE may change also may be affected by the lifetime annual percentage rate limits, as discussed below.

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

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MAXIMUM RATE AND PAYMENT EXAMPLE. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 18.000% would be \$152.88. This ANNUAL PERCENTAGE RATE could be reached immediately or prior to the 1st payment.

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

HISTORICAL EXAMPLE. The example below shows how the ANNUAL PERCENTAGE RATE and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the Index from 1998 to 2012. The Index values are from the following reference period: FIRST WEEK ENDING IN JULY. While only one payment per year is shown, payments may have varied during each year. Different outstanding principal balances could result in different payment amounts.

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

#### **INDEX TABLE**

Year (FIRST WEEK ENDING IN JULY)	Index (Percent)	Margin (1) (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
1998	8.000 9.500 6.750 4.750 4.000 4.250 6.250 8.250 8.250 5.000 3.250 3.250	0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000	8.500 8.000 9.500 6.750 5.000 (8) 5.000 (8) 6.250 8.250 8.250 8.250 5.000 (8) 5.000 (8) 5.000 (8)	72.19 67.95 80.68 57.33 50.00

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

BORROWER:

#### BORROWER ACKNOWLEDGMENT

The Borrower, after having read the contents of the above disclosure, acknowledges receipt of this Disclosure Statement and further acknowledges that this Disclosure was completed in full prior to its receipt. The Borrower also acknowledges receipt of the handbook entitled "What you should know about Home Equity Lines of Credit".

x	
Borrower	Date
x	
Borrower	Date

<sup>(8)</sup> This A.P.R. reflects a 5.000 percent floor.