



**COMMUNITY BANK OF PLEASANT HILL  
FIRST TRUST OF MID AMERICA**

*Where Your Future Shines*

Dear Applicant:

Thank you for considering Community Bank of Pleasant Hill 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 last year's tax return and W2 statement(s)
- ❖ If self employed – Copy of the entire federal tax return for the last 2 years and 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 of Pleasant Hill Home Equity Line of Credit:

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

Subtract any current mortgage balance:                     \$ \_\_\_\_\_

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 bank.

My direct line is 816-540-6451 or feel free to e-mail me at [lnichelson@cbphonline.net](mailto:lnichelson@cbphonline.net)

Sincerely,

*Lisa A. Nicholson*

Lisa A. Nicholson  
President/CEO  
NMLS# 807784



# APPRAISAL NOTICE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
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References in the boxes above are for our use only and do not limit the applicability of this document to any particular loan or item.  
Any item above containing "\*\*\*\*" has been omitted due to text length limitations.

**Applicant:**

**Lender:**

Community Bank of Pleasant Hill  
Pleasant Hill  
2401 N 7 Highway  
PO Box 30  
Pleasant Hill, MO 64080

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:**

X \_\_\_\_\_ X \_\_\_\_\_  
Applicant Date Applicant Date

# Community Bank of Pleasant Hill

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## AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I / We have applied for a loan from the Community Bank of Pleasant Hill. As part of the application process, the Community Bank of Pleasant Hill 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 Pleasant Hill 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 Pleasant Hill is appreciated.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
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.

**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:

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

**OR**

2.) 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.

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Consumer

Date

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Consumer

Date

# SERVICING DISCLOSURE STATEMENT

App. Date	Application No.	Loan Amount	Dept.	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 Pleasant Hill  
Pleasant Hill  
2401 N 7 Highway  
PO Box 30  
Pleasant Hill, MO 64080

## SERVICING DISCLOSURE STATEMENT

### NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

#### Servicing Transfer Information

- We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- or
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- or
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

### ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/WE HAVE READ THIS DISCLOSURE FORM, AND UNDERSTAND ITS CONTENTS, AS EVIDENCED BY MY/OUR SIGNATURES BELOW. I/WE UNDERSTAND THAT THIS ACKNOWLEDGMENT IS A REQUIRED PART OF THE MORTGAGE LOAN APPLICATION.

APPLICANT:

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

# Universal Credit Application

## (Consumer Residential Real Estate)

1. Type of Application	
<i>(Check only <u>one</u> of the four checkboxes; and sign, if joint credit)</i>	
<input type="checkbox"/> <b>Individual Credit.</b> If checked, this is an <i>Application for Individual Credit</i> - relying <b>solely</b> on my income and assets.	
<input type="checkbox"/> <b>Individual Credit with Another.</b> If checked, this is an <i>Application for Individual Credit</i> - relying on my income and assets <b>and</b> on income and/or assets of another as a basis for loan qualification. <i>(Complete Applicant and Co-Applicant sections.)</i>	
<input type="checkbox"/> <b>Individual Credit (Community Property State).</b> If checked, this is an <i>Application for Individual Credit</i> - 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. <i>(Complete Applicant and Co-Applicant sections.)</i>	
<input type="checkbox"/> <b>Joint Credit.</b> If checked, this is an <i>Application for Joint Credit</i> . By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for <u>joint credit</u> . <i>(Complete Applicant and Co-Applicant sections.)</i>	
_____	_____
Applicant for Joint Credit	Co-Applicant for Joint Credit

2. Type of Mortgage and Terms of Credit			
<b>Mortgage Applied For</b>			<b>Lender's Case No.</b>
<input type="checkbox"/> Home Purchase or Refinancing <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Home Equity Line of Credit			
<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
<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>	
Year Acquired	Original Cost
\$ _____	\$ _____
Amount Existing Liens	Purpose of Refinance
\$ _____	_____
Describe Improvements	
<input type="checkbox"/> made <input type="checkbox"/> to be made	
Cost: \$ _____	
Title will be held in what Name(s)	Manner in which Title will be held
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)	Estate will be held in:
	<input type="checkbox"/> Fee Simple
	<input type="checkbox"/> Leasehold (show expiration date)

4. Applicant Information							
Applicant				Co-Applicant			
Applicant's Name				Co-Applicant's Name			
Social Security No.	Primary Phone	Date of Birth					
ID Type & No.	Issued By	Issue Date	Exp. Date	Social Security No.	Primary Phone	Date of Birth	
E-mail Address				E-mail Address			
<input type="checkbox"/> Married (including registered domestic partner or civil union)		<input type="checkbox"/> Separated		<input type="checkbox"/> Married (including registered domestic partner or civil union)		<input type="checkbox"/> Separated	
<input type="checkbox"/> Unmarried (including single, divorced, widowed)		Dependents (not listed by Co-Applicant)		<input type="checkbox"/> Unmarried (including single, divorced, widowed)		Dependents (not listed by Applicant)	
No. _____ Ages _____		No. _____ Ages _____		No. _____ Ages _____		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. _____			
(Complete if less than 2 years ago)				(Complete if less than 2 years ago)			

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	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	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>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>\$</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
		\$	\$	\$	\$	\$	\$
<b>Totals</b>		<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

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

### 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?	<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"/>	(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?	_____	_____	_____	_____
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	_____	_____	_____	_____
j. Are you a U.S. citizen?	<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"/>
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 Applicant Information.** 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

**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			Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$				
<b>List checking and savings accounts below</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	\$		Name and address of Company	\$ Payment/ Months	\$
Face amount: \$					
<b>Subtotal Liquid Assets</b>	<b>\$</b>				
Real estate owned (enter market value from schedule of real estate owned)	\$		Acct. no.	<input type="checkbox"/> Revolving	
			Name and address of Company	\$ Payment/ Months	\$
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.	<input type="checkbox"/> Revolving	
			Name and address of Company	\$ Payment/ Months	\$
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>	<b>\$</b>	
Other Assets (from continuation page, if any)	\$		Other Liabilities (from continuation page, if any)		\$
<b>Total Assets (a)</b>	<b>\$</b>		<b>Net Worth (a - b)</b>	<b>\$</b>	<b>Total Liabilities (b)</b>
					<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 7 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"/>					

## 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.

**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

## 13. Information for Government Monitoring Purposes

**Important Instruction.** You must leave blank, UNLESS you are applying for a home purchase loan, a refinancing of a home loan, a home improvement loan or a home improvement line 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 and surname if you have made this application in person. 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
--	---

### 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
X		
Loan Originator's Name	Loan Originator Identifier	Loan Origination Company's Address
Loan Origination Company's Name	Loan Origination Company Identifier	

### 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)	
e. Estimated prepaid items	m. Loan amount (exclude PMI, MIP, Funding Fee financed)
f. Estimate 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)	p. Cash from/to Applicant (subtract, j, k, l & o from i)
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	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

COMMUNITY BANK OF PLEASANT HILL  
 2401 N 7 HWY.  
 PLEASANT HILL, MO 64080  
 816.540.2525

## 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 may apply \$250.00 (estimate)

**7. FEES AND CHARGES IMPOSED BY THIRD PARTIES:**

- 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)

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 days of receiving this disclosure and the Home Equity Booklet, 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 May. 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 (\$)
2001	7.500	0.000	7.500	62.50
2002	4.750	0.000	4.750	39.58
2003	4.250	0.000	4.250	35.42
2004	4.000	0.000	4.000	33.33
2005	5.750	0.000	5.750	47.92
2006	7.750	0.000	7.750	64.58
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(O)	3.250	0.000	4.000(K)	113.33
2012	3.250	0.000	4.000(K)	102.92
2013	3.250	0.000	4.000(K)	93.46
2014	3.250	0.000	4.000(K)	84.87
2015	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 \_\_\_\_\_