

# COMMUNITY BANK OF PLEASANT HILL FIRST TRUST OF MID AMERICA

### Where Your Future Shines

2401 N 7 Highway ♦ P.O. Box 30 ♦ Pleasant Hill, MO 64080 Phone: (816) 540-2525 ♦ Fax: (816) 540-2530 www.cbphonline.net

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-	· ·
		First 2 pages of last year's tax return a	nd W2 statement(s)
		If self employed – Copy of the entire for	
			ofit & Loss and Balance Sheet
	1	Social Security award letter and/or per	
		Child support and/or alimony if paid the	
		Copy of Homeowner's Insurance decla	ration page
		Letter of explanation for any known cr	edit 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
			balance and pay history from homeowner
To estimate t Credit:	he p	otential maximum loan amount for a C	ommunity Bank of Pleasant Hill Home Equity Line of
Multiply your	hor	ne's present property value by 80%:	\$
Subtract any	curre	ent mortgage balance:	\$
Estimated ma	axim	um loan amount available:	\$
processed in	the s		documentation will ensure your request is questions or need assistance with any of the forms, MLO's at the bank.

My direct line is 816-540-6475 or feel free to e-mail me at jwade@cbphonline.net.

Sincerely, Jeremy Wade Jeremy Wade Vice President NMLS# 1738301

### **APPRAISAL NOTICE**

	Loan	Date	Maturity	Loan No	Call	Coll	Account	Officer	Initials
References i	n the boxes	above a	re for our use only n above containing	and do not limit the a	plicability ted due to	of this do	cument to any partic	cular loan or ite	em,
Applicant:					der:	Communi Pleasant 2401 N 7 PO Box 3	ty Bank of Pleasant Hill Highway	Hill	
Document Date: We may order an	appraisal to	o <b>d</b> eterm	ine the property's	value and charge y	ou for this	s appraisal	We will promptly	dive you a ca	
appraisal, even if y	and the state of t			Taide dita dilaigo y	ou for time	appraisar	. we will broughtly		
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You can pay for an By signing below, y	additional a	appraisal	for your own use a	at your own cost,				give you a c	opy of ar



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# 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 is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

Consumer	Date	Consumer	Date

# SERVICING DISCLOSURE STATEMENT

	Principal	Loan Date	Maturity	Loan No	Call	Call .	Account	Officer	Initials
	References in the	boxes above are f	or Lender's use on above containin	only and do not ling "* * has beer	nit the applicabi	ity of this	document to any par	ticular loan o	r item
Арр	licant:				Lender:	Communi Pleasant 2401 N 7 PO Box 3	ity Bank of Pleasant I Hill ' Highway	⊰i∥	
			SERVI	CING DISCLOS	SURE STATE	MENT			
NO PA	TICE TO FIRE	ST LIEN MORT BE TRANSFE	TGAGE LOAN				COLLECT YOUR	MORTGA	GE LOAN
serv	icer. "Servicing	" refers to collect	ing your princing	describes wheth	er the servicing	for this	PA) (12 U.S.C. 2601 loan may be transfe as well as sending advance notice before	rred to a di	fferent loan
Sarv	icing Transfer Inf	ormation							3.3.11(3.11)
Ц	We may assign	, sell or transfer th	e servicing of yo	ur loan while the	loan is outstand	ing.			
<u>-</u>				or					
	We do not serv loan before the	ice mortgage loans first payment is du	s of the type for ue.	which you applied	l. We intend to	assign, se	ll, or transfer the ser	vicing of you	r mortgage
Yest .				or					
図	The loan for wi servicing of the	hich you have app loan,	olied will be serv	riced at this finar	ncial institution	and we do	o not intend to sell,	transfer, or	assign the
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UNDE	HAVE READ THE RSTAND THAT I	S DISCLOSURE FO THIS ACKNOWLED	ORM, AND UNDER OGMENT IS A REC	ERSTAND ITS CO QUIRED PART OF	THE MORTGA	VIDENCED	BY MY/OUR SIGNA	TURES BELO	OW. I/WE
	CANT:								
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# **AUTHORIZATION TO RELEASE INFORMATION**

### To Whom It May Concern:

- 1. I/We have applied for a loan from Community Bank of Pleasant Hill. As part of the application process, 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.
- I/We authorize you to provide Community Bank of Pleasant Hill any and all
  information and documentation that they request. Such information includes, but is
  not limited to, employment history, income verification, bank verification
  (i.e., account balances), credit history, copies of 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 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. This information requested in this form is authorized by Title 42, U.S.C., 1471 et. Seq., 1921 et. Seq.





COMMUNITY BANK OF PLEASANT HILL 2401 NORTH 7 HWY P O BOX 30 PLEASANT HILL MO 64080 816-540-2525

# Universal Credit Application (Consumer Real Estate)

Lender Use Only

		Lender C	Case No./HMDA ULI		OA Reportable 'es 🗍 No	Census Tract
		1. Tv	pe of Application			
(Check only <u>one</u>	of the four checkbo	oxes: and sign.	if joint credit. Use anoth	per application if r	nore than two ap	oplicants.)
Individual Credit wit	h Another If chec	kad this is an	Application for Individua qualification (Complete	I Condit aships	and the second of	1
Individual Credit (Co or assets. The income not be used as a basi person) has communi the property that will s	ommunity Propert a or assets of my s s for loan qualificat ity property rights p	y State). If checonouse (or other ion. However, hoursuant to appl	cked, this is an Applical person), who has com his or her liabilities mus icable law, and, as App munity property state, e loan. (Complete App.	tion for Individual munity property ri t be considered b licant, I reside in	Credit - relying ghts pursuant to ecause my spot a community pro	on my income o state law, will use (or other operty state,
Joint Credit. If check of us intend to apply f	ed, this is an Applic or joint credit. (Con	cation for Joint ( applete Applican	Credit. By signing below t and Co-Applicant sect	v, the Applicant a tions.)	nd Co-Applicant	agree that each
Applicant for Join	t Credit		Co-Appli	cant for Joint Cre	dit	
Type of Credit	AND SIER SI		of Credit Reques	sted		
Loan Line of Credi		□ Fix	st Rate Type ted ☐ Adjustable ☐		Term of	Credit (in Month.
Subject Property Address (	3. Pro	perty Infor	mation and Loa	n Purpose		No. of Unit
			•			
egal Description of Subject	t Property (attach	description if ne	ecessary)			Year Built
_oan Purpose  ☐ Purchase ☐ Construc ☐ Refinance ☐ Construc	ction-Permanent	☐ Home (mpro		Property will b Primary Residence	☐ Secondary	☐ Investmen
Complete this line if cons ear Lot Original Cost cquired	truction or constr Amount i	uction-permar Existing Liens		(b) Cost of Improvemen	Total (a	+ b)
\$ complete this line if this is	\$ a refinance loan	!:	\$	\$	\$ Describe Impro	wements
ear Original Cost cquired		Existing Liens 1	Ourpose of Refinance			to be made
l <sup>⊉</sup> itle will be held in what Nar	ne(s)		Manner in wh	nich Title will be h	Cost: \$ eld Esta	ite will be held in
ource of Down Payment, S	ettlement Charges	, and/or Subord	Inate Financing (explai	in)		ee Simple easehold (show xpiration date)
Applicant	10 m	4. Applica	nt Information	exicazión e u	Co-Applicar	of .
oplicant's Name			Co-Applicant's N	lame	- Approximately	
	ary Phone 🗆 Ce	Date of Birth	Social Security N	No. Primary P	hone 🔲 Cell	Date of Birth
	ued By Issue Date	Exp. Date	ID Type & No.	Issued 8	By Issue Date	Exp. Date
mail Address			E-mail Address			
Married Separat Unmarried (including single, divorced, widow	No. Ages	S Co-Applicant)	☐ Married ☐ Unmarried	☐ Separated	Dependents (not listed by Ap No. Ages	plicant)
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iling Address, if different fr	om Present Addres	ss	Mailing Address,	if different from F	Present Address	

Lender Case No./HMDA ULI

Appl	icant			5. Emp	loymen	it Info	rmation	135 1		Co-Appl	ican	t
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				Yrs. e thi: work/	mployed in s line of profession						Yn	s. employed this line of ork/professio
Position/Title/Type	of Business			Busine	ess Phone	Positio	on/Title/Type of	Busine	ss		Bus	siness Pho
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Name & Address of	Employer 🔲	Self E	mployed		(from - to)	Name	& Address of Er	nploye	- ☐ Self	Employed	-	es (from -
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Position/Title/Type o	f Business				Monthly	Position	n/Title/Type of E	Busines	s		Gro	oss Monthi Income
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Base Empl. Income*	\$	-	\$		\$		Rent		\$			
Overtime Bonuses	\$		\$		\$		First Mortgage		\$		\$	
Commissions	\$		\$		\$		Other Financin	-			\$	
Dividends/Interest	\$		\$		\$		Hazard Insurar			\$		
Net Rental Income	\$		\$		\$		Real Estate Ta					
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before completing, see he notice in "Describe						1	Dues		\$		\$	
Other Income," below)	\$	_	\$		\$		Other		\$		\$	
otal Self Employed App	\$ licant(s) may		Squirad		\$ a addition		Total		\$		\$	
Describe O										s and final	nciai	statement
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nter Ś if sold, PS if po if rental for income o	ending sale, r O for other)	▼ Pre	ype of operty	Present Market Val	Morte	ount of gages & iens	Gross Rental		tgage ments	Insuran Maintena Taxes & N	псе,	Net Renta
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Value	account number for all outstanding	debts including automo	hila loane roughing
9 \$	Use continuation sheet, if necessary	alimony, child support, : v. Indicate by (*) those li	stock pledges, etc.
ccounts below	Liabilities	Monthly Payment & Months Left to Pay	
&L, or Credit Union	Name and address of Company	\$ Payment/ Months	\$
T\$	Acct no	☐ Povelvier	
&L, or Credit Union	Name and address of Company	\$ Payment/ Months	\$
<b> </b> \$	Acct no.	[] Revolving	
&L, or Credit Union	Name and address of Company	\$ Payment/ Months	\$
\$	Acct. no.	☐ Revolving	
L, or Credit Union	Name and address of Company	\$ Payment/ Months	\$
1\$	Acct no	C Pavalvina	
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\$	-		
	Acct. no.	Revolving	
\$	Name and address of Company	\$ Payment/ Months	\$
\$			
\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
\$	Job-Related Expense (child care, union dues, etc.)	\$	
	Total Monthly Payments		
\$	Other Liabilities (from continuation page, if any)		\$\$
\$	Net Worth (a - b) \$	Total Liabilities (b)	\$
	8. Declarations		
	Co-Applicant Yes No		s No Yes No
ments Yes No			1 815 C 2001 MO
ments Yes No	e. Have you directly or in obligated on any loan with foreclosure, transfer of foreclosure, or judgr	directly been which resulted of title in lieu	200 100
	\$ \$L, or Credit Union  \$ \$L, or Credit Union  \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	be satisfied upon sale of real estate property.  Liabilities  Name and address of Company  Acct. no.  Acct. no.  Acct. no.  Acct. no.  Acct. no.  Acct. no.  Name and address of Company  Acct. no.  Acct. no.  Acct. no.  Acct. no.  Acct. no.  Name and address of Company  Acct. no.  Acct. no.  Acct. no.  Name and address of Company  Total Monthly Payments  Chief Liabilities (from continuation page, if any)  Net Worth (a - b)  Net Worth (a - b)  Section Acct. no.  Section Company  Section Company	be satisfied upon sale of real estate owned or upon refinan property.  Liabilities    Monthly Payment & Monthly Payment Payment Monthly Payment Payment Monthly Payment Payment Monthly Payment Pa

	8. D	eclaration	ns (Continued)		
	Applicant Yes No	Co-Applicant Yes No		Applicant Yes No	
g: Are you obligated to pay alimony, child support, or separate maintenance?			m. Have you had an ownership interest in a property in the last three years?	Tes No	Yes No
h. Is any part of the down payment			<ol><li>What type of property did you</li></ol>		
i. Are you a co-maker or endorser on a			own principal residence (PR), second home (SH), or		
note?			investment property (IP)?		
j. Are you a U.S. citizen?			<li>(2) How did you hold title to the home solely by yourself (S),</li>		
<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?		
Instructions Use this section if you are	ntinuat	ion and A	Additional Information		TE THE
Instructions. Use this section if you ne Applicant and "C" for Co-Applicant. Us	e this spa	space to co	omplete the Universal Credit Application rswered "Yes" to any of the questions in	. Mark "A" Section 8.	tor
Important Information to Applicant/s			al Notices	A II III	053 P.45
Important Information to Applicant(s activities, federal law requires all financi person who applies for a loan or opens	ai institut	cido of anni	rnent fight the funding of terrorism and i in, verify, and record informat <mark>ion t</mark> hat id	money laun entifies eac	dering h
What this means for you. When you a birth, and other information that will allow identifying documents, In some instance you provide is protected by our privacy practice. False Statements. By signing below, In imprisonment, or both, to knowingly make the provisions of Title 18, United States.	pply for a w us to id es, we ma policy and we fully und se any fal-	loan or ope entify you. I y use outsid federal law nderstand the	We may also ask to see your driver's lic de sources to confirm the information. T v. hat it is a federal crime punishable by fin	ense and/o The informa	r <b>othe</b> r tion
Colifornia Basidante Frances		11. State			
California Residents. Each applicant, if mar				0 11 11	7.0
Massachusetts Residents. Under you, the Applicant (and Co-Applic	er iviass: ant) are	acnusetts entitled t	statute, Mass. Gen. L. ch. 184, to know the following:	Section 1	7B,
1. The responsibility of the attorne	y for the	e Mortgag	nee is to protect the interest of the	e Mortgag	iee
2. Mortgagors may, at their own e their interests in the transaction.	xpense,	engage a	an attorney of their own selection	to repres	ent
For Home Equity Line of Credit. T the rate may vary, a statement to increase and whether there are ar such increase; the conditions undeperiod within which any credit exteany annual fee is charged and the may be assessed, the purposes foor fees.	that effe ny limita er which ended m amoun er which	ect and of tions on a a finance ay be rep t of any so they are	the circumstances under which t iny such increase, as well as the e charge may be imposed, includ eaid without incurring a finance cl uch fee; and whether any other c assessed, and the amounts of ar	he rate m effects of ing the tir narge; wh harges or ny such ch	ay any ne ether fees narges
New York Residents. A consumer report may you whether or not a report was ordered. If a ragency that provided the report. Subsequent r of credit for which you have applied.	eport was eports ma	ordered, we y be ordered	will tell you the name and address of the co or utilized in connection with an update, re	onsumer repo newal or exte	orting
Ohio Residents. The Ohio laws against discricustomers, and that credit reporting agencies Rights Commission administers compliance w	maintain s ith this law	eparate cred /	lit histories on each individual upon request.	. The Ohio C	
Any person who, with intent to defraud or know claim containing a false or deceptive statement	it is guilty of	of insurance	fraud.		
Texas Residents. The owner of the homestead except debt secured by the homestead or debt	id is not re t to anothe	quired to apper lender.	ply the proceeds of the extension of credit to	repay anoth	ner debt
Wisconsin Residents. Notice to Married Appl Wisc. Statutes §766.59 or a court decree unde prior to the time the credit is granted, is furnish adverse provision when the obligation to the le	icants. No r Wisc. St ed a copy nder is inc	provision of atutes §766 of the agree curred	70 adversely affects the interest of the lender ment, statement or decree or has actual known.	er unless the owledge of th	lender, ne
For married Wisconsin Residents. The credit by understand the creditor may be required by law	eing applie v to give n	ed for, if grar otice of this t	nted, will be incurred in the interest of my ma ransaction to my spouse.	arriage or far	nily, I

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

### 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; (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 my original written signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature. De 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 husiness nursees through any source including a source production to the later of the production of the production or contained in this application.

any legitimate business purpos	e through	any source, including a	a source name	d in this application	or a consum	er reporting	g agency.	
X			X					
Applicant's Signature		Date	Co-Applica	nt's Signature			Date	
13	Gover	nment Monitorin			The state of the s	-	C. Land	
For Lender. Instruct applicant to co when required by HMDA. Otherwise	pss-out this	section (1) if it is not requi	ired by law or (2)	if I andor will upo the	HMADA Damas	raphic Inform	nation form	
The following information is req Lender's compliance with equal information, but are encouraged nor on whether you choose to for more than one designation, if you information on the basis of visual	uested by to credit opport to do so urnish it. If you do not fo	the Federal Government portunity, fair housing and The law provides that a you furnish the informa wraish ethnicily race of	nt for certain typ nd home mortga n lender may no tion, please pro	es of loans related age disclosure laws t discriminate neith vide both ethnicity	to a dwelling You are not a er on the basi and race. For	in order to required to is of this inf race, you	monitor th furnish this formation, may check	
Applicant	furnish this in	Aformation	Co-Applica	nt I do not wish	to furnish this info	ormation		
Ethnicity: Hispanic or La		Not Hispanic or Latino	Ethnicity:	Hispanic of L		Not Hispai	nic or Latino	
Race: American Indian er Alaska N		Asian Black or	Race: An	nerican Indian or Alaska		Asian [	Black or	
Native Hawaiian or Other Pa	icific Islander	P.M.D.CATICOMY	☐ Na	itive Hawaiian or Other i	acific Islander	VVnite	African American	
Sex: Female		☐ Male	Sex:	☐ Female		☐ Male		
		For Mortgage	Loan Orig	inator	HE PUR VER	THE REAL PROPERTY.	112 124	
	Mail or Fax Telephone		Internet Face Interview	(includes Electroni			ponent)	
X			Date	Loan Originato	r's Phone Nu	mber		
Loan Originator's Name	Lo	oan Originator Identific	er	Loan Originatio	n Company's	s Address		
Loan Origination Company's COMMUNITY BANK OF PLEASAN	Name Lo	ean Origination Compa	igination Company Identifier 2401			NORTH 7 HWY PO BOX 30 NT HILL MO 64080		
San Pay 2500 To Table 5			wkahaat G			7 0 4000		
a. Purchase price		Transaction Wo	7000-42-3		CONT.		بالعالم	
b. Alterations, improvements, re	naire	\$	k. Applica	nt's closing costs p	aid by Seller	\$		
<ul> <li>c. Land (if acquired separately)</li> </ul>	pans	\$	I. Other C	redits (explain)		\$		
d. Refinance (include debts to b	a naid off)							
e. Estimated prepaid items	e paid on)	\$	100000					
f. Estimate closing costs		\$		nount (exclude PM	I, MIP	\$		
g. PMI, MIP, Funding Fee		\$		Fee financed)				
h. Discount (if Applicant will pay	v	\$		P, Funding Fee fina	anced	\$		
i. Total costs (add items a thr	)	\$		nount (add m & n)		\$		
j. Subordinate financing	ougn nj	\$		m/to Applicant t, j, k, l & o from i)		\$		
The state of the s				t, j, k, roto nom n				
			der's Use		4 2 2 2 3			
Lender's Initial Lien Position  First Lien  Second Lien  Subordinate Lien		n Holder's Name & Ac	dress (if any)	Second Lien Ho	lder's Name	& Address	(if any)	
	Loan No.			Loan No.				
Date Application Received	Received	d Ву		Amount Reques	ted			
Decision	Decision	Date		Decision By				
☐ Approved ☐ Denied				Decision by				
nterest Rate	Amount /	Approved	Initial Advance	e (if applicable)	Funding Da	ita		
fixed/Index:%		. In last control		e (II applicable)	I ununing De	ite		
Margin points	\$							
Refinancing	Rescinda	able	Early Disclos	ures Given	High Cost N	Mortnage	☐ Yes	
☐ Yes ☐ Cash Out	☐ Yes		Yes, on		High Priced			
						3-3-		



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

### Where Your Future Shines

2401 N 7 Highway ♦ P.O. Box 30 ♦ Pleasant Hill, MO 64080 Phone: (816) 540-2525 ♦ Fax: (816) 540-2530 www.cbphonline.net

Nationwide Mortgage Licensing System (NMLS)

# Community Bank of Pleasant Hill (#774673)

## **Listing of Mortgage Loan Originators (MLO's)**

MLO #807784

Lisa A. Nichelson

Rebecca S. Bales	MLO #807786
Jeremy Wade	MLO #1738301
Fallon Solscheid	MLO #848425
Hannah J. McCoy	MLO #860454

Kayla B. Syler MLO #2553071

Madison J. Collins MLO #2553065

Jordan Carpenter MLO #2153377

Caitlin Hensley MLO #2738899

### 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
- 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.

Creditor:

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;

Inancial 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 on this 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.

Salantees or less than \$100,000 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 7.500%. During that period, you would make 120 payments of \$62.50 followed by 119 payments varying between \$142.50 and \$55.23, with a final payment of \$3,868.96.

6. FEES AND CHARGES IMPOSED BY CREDITOR:

7. FEES AND CHARGES IMPOSED BY THIRD PARTIES:

- Early Termination fee will apply \$250 00 (if close/payoff within 24 months from date of loan)
- - Appraisal fee may apply \$600.00 (estimate)
     Title Insurance fee may apply \$500.00 (estimate)
     Flood Certification fee may apply \$25.00 (estimate)
     Fling fee may apply \$200.00 (estimate)

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

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

  9. MINIMUM DRAW REQUIREMENTS. The minimum credit advance that you can receive is \$250.00.
- 10. TAX DEDUCTIBILITY. You should consult a tax advisor regarding the deductibility of interest and charges for the line of credit.
- 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 add 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. The minimum ANNUAL PERCENTAGE RATE that can apply during the line of credit is 4.000 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.

  17. Year of the maximum ANNUAL PERCENTAGE RATE that maximum annual percentage rate during the draw period, could be reached in the 1st month (1 month) payment at the maximum ANNUAL PERCENTAGE RATE of 18.000 percent would be \$150.00. The maximum annual percentage rate during the repayment period, could be reached in the 1st month (1 month) following an initial hold of 1 day.

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 January. While only one payment amount per year is shown, payments would have varied during each year. The table assumes that no additional credit advances were taken, that only the minimum payment was made, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments would change in the future.

Year	Index (%)	Margin* (%)	ANNUAL PERCENTAGE RATE (%)	Minimum Monthly Payment (\$)
2011	3.250	0,000	4.000 (K)	33.33
2012	3,250	0.000	4.000 (K)	33.33
2013	3,250	0.000	4,000 (K)	33.33
2014	3,250	0.000	4.000 (K)	33.33
2015	3,250	0.000	4.000 (K)	33.33
2016	3.500	0.000	4.000 (K)	33 33
2017	3.750	0.000	4.000 (K)	33.33
2018	4.500	0.000	4.500	37.50
2019	5.500	0.000	5.500	45,83
2020	4.750	0.000	4,750	39.58
2021 (O)	3,250	0.000	4.000 (K)	113.33
2022	3.250	0.000	4.000 (K)	102.92
2023	7.500	0.000	7.500	117.51
2024	8.500	0.000	8.500	112.96
2025	7.500	0.000	7.500	96.91

(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