

HOME EQUITY LOAN APPLICATION

PLEASE TYPE OR PRINT

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. 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.

TYPE OF ACCOUNT REQUESTED

Check one to indicate the type of account you are requesting. Note: Married applicants may apply for separate accounts.

- Joint Account
 Individual Account - Relying solely on my income and assets.
 Individual Account - Relying on my income and assets and as well as income or assets of another.

TERMS REQUESTED

Amount \$	Interest Rate %	Type of Loan <input type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM (type): <input type="checkbox"/> Other:	
No. of Months	Payment \$ /	Purpose <input type="checkbox"/> Home Improvement <input type="checkbox"/> Pay Debt: <input type="checkbox"/> Other:	

COLLATERAL PROPERTY

Address	Year Built	Date Purchased	Present Value	Balance Owning
Title in Name(s) of:		Address of Title Holder		Name and Address of Insurance Carrier

Mortgage Holder

Name	Address	Phone No.	Acct. No.
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INDIVIDUAL APPLICANT INFORMATION

Name		Birthdate	Social Security No.
Address (Street, City, State, Zip)		County	Drivers License No.
Home Phone	Business Phone	No. of Dependents	Ages of Dependents
Employer/Self Employed	Position	Years Employed	Employer's Address
Wages, Salary, Commissions Gross \$ /month Net \$ /month		How Often Paid	
Previous Employer	Position	Years Employed	Previous Employer's Address
Name and Address of Applicant's Nearest Relative			Relationship

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support, separate maintenance received pursuant to: Court Order Written Agreement Oral Understanding.

Other Income: Source Amount/Month

Marital Status Married Separated Unmarried (includes single, divorced and widowed)

JOINT APPLICANT OR OTHER PARTY INFORMATION

Provide the information in this section if joint credit, or the individual applicant is relying on the income of others as a basis for repayment, or the individual applicant lives in a community property state or is relying on property located in a community property state as a basis for repayment of the credit requested.

Name		Birthdate	Social Security No.
Address (Street, City, State, Zip)		County	Drivers License No.
Home Phone	Business Phone	No. of Dependents	Ages of Dependents
Employer/Self Employed	Position	Years Employed	Employer's Address
Wages, Salary, Commissions Gross \$ /month Net \$ /month		How Often Paid	
Previous Employer	Position	Years Employed	Previous Employer's Address
Name and Address of Applicant's Nearest Relative			Relationship

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support, separate maintenance received pursuant to: Court Order Written Agreement Oral Understanding.

Other Income: Source Amount/Month

Marital Status Married Separated Unmarried (includes single, divorced and widowed)

GENERAL INFORMATION

If you or a joint applicant or other party answers "yes" to any of the following questions, please explain in the space provided.

Are you a guarantor or co-maker of any leases, contracts or debts? Applicant: Yes No Joint Applicant/Other Party: Yes No

Are there any suits or judgments pending against you? Applicant: Yes No Joint Applicant/Other Party: Yes No
(Include amount) _____

Have you been declared bankrupt in the last 10 years? Applicant: Yes No Joint Applicant/Other Party: Yes No

PREVIOUS CREDIT REFERENCES

Describe any previous debt obligations. Please mark Applicant-related information with an "A".

1.	\$	Date Paid
2.	\$	Date Paid

ASSET AND DEBT INFORMATION

If "Joint Applicant or Other Party Information" section was completed above, this section should be completed giving information about both the Applicant and the Joint Applicant or Other Party. **Attach additional sheets if necessary.**

ASSETS

DESCRIPTION OF CURRENT ASSETS	NAME(S) OF OWNER(S)	SUBJECT TO DEBT: YES/NO	VALUE
Checking Accounts (Institution, Acct. No.)			\$
Savings Accounts (Institution, Acct. No.)			
Automobiles (Make, Model, Year)			
Marketable Securities (Issuer, Type, No. of Shares)			
Life Insurance Cash Value (Issuer)			
Other Real Estate (Location, when acquired)			
Other Assets (Describe)			
Total Assets			\$

OUTSTANDING DEBTS (Include all charge accounts, installment contracts, credit cards, rents, mortgages and other obligations.)

CREDITOR	ACCOUNT NUMBER	NAMES IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
Auto Loans					
Credit or Charge Cards					
Landlord or Mortgage Holder on other Real Estate					
Other					
TOTAL DEBTS			\$	\$	\$

Maine 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.

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 that all creditors make credit equally available to all credit worthy 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.

 NOTICE - JOINT CREDIT:

We intend to apply for joint credit. (initials) _____

I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below, I authorize Lender to check my credit and employment history, to have a consumer credit report prepared on me for the purpose of evaluating this application for credit, and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update this credit information at Lender's request and if my financial condition changes.

I acknowledge receipt of the Home Equity Brochure and the lender's Home Equity disclosure statement on today's date.

Applicant

Date

Joint-Applicant

Date

CREDITOR USE ONLY

This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> mail <input type="checkbox"/> telephone <input type="checkbox"/> internet.			
Date Application Received:	Received By:	Amount Requested	
		\$	
Date Application Completed:	Approved By:	Amount Approved	
	/	\$	
Rescindable? <input type="checkbox"/> Yes <input type="checkbox"/> No	RESPA Applicable? <input type="checkbox"/> Yes <input type="checkbox"/> No	Funding Date:	Initial Advance
			\$

DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT
(Only complete when required)

Applicant(s):	Lender:
Date:	Application method: <input type="checkbox"/> Face-to-face <input type="checkbox"/> Phone <input type="checkbox"/> Fax or Mail <input type="checkbox"/> E-mail or Internet

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more "Hispanic or Latino" origins, and one or more designations for "Race."

The law provides that we may not be discriminated on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to not use your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

Applicant Ethnicity:

- Hispanic or Latino
- Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino* – print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
-

- Not Hispanic or Latino
 I do not wish to furnish this information

Applicant Race:

- American Indian/Alaskan Native – print name of enrolled or principal tribe:
-

- Asian
- Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian* – print race, for example Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:
-

- Black/African American
 Native Hawaiian or
- Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander* – print race, for example, Fijian, Tongan, and so on:
-

- White
 I do not wish to furnish this information

Co-Applicant Ethnicity

- Hispanic or Latino
- Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino* – print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
-

- Not Hispanic or Latino
 I do not wish to furnish this information

Co-Applicant Race:

- American Indian/Alaskan Native – print name of enrolled or principal tribe:
-

- Asian
- Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian* – print race, for example Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:
-

- Black/African American
 Native Hawaiian or
- Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander* – print race, for example, Fijian, Tongan, and so on:
-

- White
 I do not wish to furnish this information

(Lender: provide to applicant(s) to complete when Demographic Information is required to be collected. eFile in client's loan file.)

Applicant Sex:

- Male
- Female
- I do not wish to furnish this information

Co-Applicant Sex:

- Male
- Female
- I do not wish to furnish this information

TO BE COMPLETED BY FINANCIAL INSTITUTION:

Financial Institution's Name: First Trust & Savings Bank

Lender's Name: _____

Date: _____

Lender's Signature: _____

Was the ethnicity of the applicant(s) collected on the basis of visual observation or surname?

Applicant

- Yes
- No

Co-Applicant

- Yes
- No

Was the race of the applicant(s) collected on the basis of visual observation or surname?

- Yes
- No

- Yes
- No

Was the sex of the applicant(s) collected on the basis of visual observation or surname?

- Yes
- No

- Yes
- No

(Lender: provide to applicant(s) to complete when Demographic Information is required to be collected. eFile in client's loan file.)

Borrowers' Certification and Authorization

Certification

The Undersigned certify the following:

1. I/We have applied for a loan through **First Trust & Savings Bank**. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **First Trust & Savings Bank** reserves the right during the loan review process to a full documentation program. This may include verifying the information provided on the application with the employer, accountant and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a loan through **First Trust & Savings Bank**. As part of the application process, **First Trust & Savings Bank** and the mortgage guaranty insurer (if any), 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 to **First Trust & Savings Bank** and to any investor to whom **First Trust & Savings Bank** may sell my mortgage (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances, numbers, history; credit history; and copies of income tax returns.
3. **First Trust & Savings Bank** or any investor that purchases this loan may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature

Co-Borrower Signature

Date

Date

APPRAISAL NOTICE

App. Date	Application No.	Loan Amount	Dept.	Collateral	Officer	Init.
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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:

First Trust & Savings Bank of Albany, Illinois
Port Byron
1006 N High St PO Box 546
Port Byron, IL 61275
(309) 848-9111

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

ILLINOIS ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION

Borrower(s): _____

Date: _____

Loan Number: _____

Property Address: _____

Lender: First Trust & Savings Bank
 209 South Main Street
 Albany, IL 61230

Loan Originator: _____

For properties or current residences located in Illinois:

Illinois gives the parties to a civil union the same legal obligations, responsibilities, protections, and benefits as are afforded or recognized by the law of Illinois to spouses, whether they derive from statute, administrative rule, policy, common law, or any other source of civil or criminal law. Consequently, a non-borrowing civil partner or spouse may have an ownership interest in the property of the borrowing civil partner or spouse. As a result, the Lender may require that both spouses or civil union partners sign the security instrument in order to ensure that it is fully enforceable.

Borrower Statement

Are you in a registered civil union?

NO YES

Can anyone, other than you, claim a homestead interest, community property interest, survivorship right, any spousal rights, or other interest, in the property that will secure repayment of the loan?

NO YES

If YES, who may be able to claim such interest?

Name: _____

X

Borrower Signature

Co-Borrower Statement

Are you in a registered civil union?

NO YES

Can anyone, other than you, claim a homestead interest, community property interest, survivorship right, any spousal rights, or other interest, in the property that will secure repayment of the loan?

NO YES

If YES, who may be able to claim such interest?

Name: _____

X

Co-Borrower Signature