LOANLINER™
HOME EQUITY SYSTEM

Application

NOTE AND COMPLETE NOTICE TO OHIO APPLICANTS: 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.
WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or count decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X _____
SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

Married Applicants may apply for a separate account.

☐ Individual Credit: Complete Applicant section. Complete Co-Applicant, Spouse, (referred to as "Other") section: (1) about your spouse if you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), or (2) if your spouse will use the Account. Please check box to indicate whom the information is about.
☐ Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Amount Requested $ _____ Purpose: _____
Repayment: ☐ Payroll Deduction ☐ Cash ☐ Automatic Payment ☐ Military Allotment ☐ _____

STATEMENT OF INTENT Are you interested in having your loan protected? ☐ Yes ☐ No
If you answer "yes", the credit union will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

APPLICANT INFORMATION

APPLICANT			OTHER ☐ CO-APPLICANT ☐ SPOUSE		
NAME (Last - First - Initial)			NAME (Last - First - Initial)		
DRIVER'S LICENSE NUMBER/STATE		BIRTH DATE	DRIVER'S LICENSE NUMBER/STATE		BIRTH DATE
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER		ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.	HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip) ☐ OWN ☐ RENT		LENGTH AT RESIDENCE	PRESENT ADDRESS (Street - City - State - Zip) ☐ OWN ☐ RENT		LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip) ☐ OWN ☐ RENT		LENGTH AT RESIDENCE	PREVIOUS ADDRESS (Street - City - State - Zip) ☐ OWN ☐ RENT		LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: ☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)			COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: ☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)		
LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)			LIST AGES OF DEPENDENTS NOT LISTED BY OTHER APPLICANT (Exclude Self)		

EMPLOYMENT INFORMATION

NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER		
YOUR TITLE/GRADE	SUPERVISOR'S NAME		YOUR TITLE/GRADE	SUPERVISOR'S NAME	
START DATE	HOURS AT WORK	IF SELF EMPLOYED, TYPE OF BUSINESS	START DATE	HOURS AT WORK	IF SELF EMPLOYED, TYPE OF BUSINESS
IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS			IF EMPLOYED IN CURRENT POSITION LESS THAN FIVE YEARS, COMPLETE PREVIOUS EMPLOYER NAME AND ADDRESS		
STARTING DATE	ENDING DATE		STARTING DATE	ENDING DATE	
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR ☐ YES ☐ NO			MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR ☐ YES ☐ NO		
WHERE	ENDING/SEPARATION DATE		WHERE	ENDING/SEPARATION DATE	

INCOME INFORMATION

NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		
EMPLOYMENT INCOME $	PER	☐ NET ☐ GROSS	EMPLOYMENT INCOME $	PER	☐ NET ☐ GROSS
OTHER INCOME $	PER		OTHER INCOME $	PER	
SOURCE			SOURCE		

REFERENCES

Please include Street, City, State and Zip.

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		
RELATIONSHIP	HOME PHONE		RELATIONSHIP	HOME PHONE	
NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE			NAME AND ADDRESS OF PERSONAL FRIEND - NOT A RELATIVE		
	HOME PHONE			HOME PHONE	

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ASSETS/PROPERTY

Check box for Applicant/Other. List all assets and account number(s)-- Attach other sheets if necessary.

APPLICANT	OTHER (CO-APPLICANT, SPOUSE)
SHARE DRAFT OR CHECKING AMOUNT $ — NAME AND ADDRESS OF DEPOSITORY	SHARE DRAFT OR CHECKING AMOUNT $ — NAME AND ADDRESS OF DEPOSITORY
SAVINGS AMOUNT $ — NAME AND ADDRESS OF DEPOSITORY	SAVINGS AMOUNT $ — NAME AND ADDRESS OF DEPOSITORY

APPLICANT	OTHER		LIST HOME AND ALL OTHER ITEMS YOU OWN AND LOCATION OF PROPERTY For Example: Auto, Boat, Stocks, Bonds, Cash, Household Goods, Real Estate, etc.	MARKET VALUE	PLEDGED AS COLLATERAL FOR ANOTHER LOAN			
		HOME*		$		YES		NO
				$		YES		NO
				$		YES		NO

*LIST EVERY LIEN AGAINST YOUR HOME -- This section must be completed for the property which will be given as security, if applicable.
A lien is a legal claim filed against property as security for payment of a debt. Liens include mortgages, deeds of trust, land contracts, judgments and past due taxes.

FIRST MORTGAGE HELD BY	OTHER LIENS (Describe)
PRESENT BALANCE $	

IS THE PROPERTY DESCRIBED IN THIS SECTION: YOUR PRINCIPAL DWELLING? ☐ YES ☐ NO
LISTED AS THE APPLICANT'S ADDRESS IN THE "APPLICANT INFORMATION" SECTION? ☐ YES ☐ NO

IS ANYONE OTHER THAN YOUR SPOUSE A PART OWNER OF YOUR HOME? ☐ YES ☐ NO

DEBTS

In addition to Rent/Mortgage list all other debts (for example, auto loans, credit cards, second mortgage, home assoc. dues, alimony, child support, child care, medical, utilities, auto insurance, IRS liabilities, etc.) Please use a separate line for each credit card and auto loan. Attach other sheets if necessary.

APPLICANT	OTHER		CREDITOR NAME AND ADDRESS	ACCOUNT NUMBER	ORIGINAL BALANCE	PRESENT BALANCE	MONTHLY PAYMENT	PAST DUE
		☐ RENT ☐ MORTGAGE (incl. Tax & Ins.)			$	$	$	
					$	$	$	
					$	$	$	
					$	$	$	
					$	$	$	
					$	$	$	
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED				TOTALS	$	$	$	

FINANCIAL INFORMATION

These questions apply to both Applicant and Other.

IF A "YES" ANSWER IS GIVEN TO A QUESTION, EXPLAIN ON AN ATTACHED SHEET	APPLICANT YES	APPLICANT NO	OTHER YES	OTHER NO
DO YOU HAVE ANY OUTSTANDING JUDGMENTS?				
HAVE YOU EVER FILED FOR BANKRUPTCY OR HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13?				
HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN A DEED IN LIEU OF FORECLOSURE IN THE LAST 7 YEARS?				
ARE YOU A PARTY IN A LAWSUIT?				
ARE YOU OTHER THAN A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?				
IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?				
ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?				

FOR WHOM (Name of Others Obligated on Loan): TO WHOM (Name of Creditor):

SIGNATURES

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

If there are any important changes, you will notify us in writing immed- iately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

X (SEAL)
APPLICANT'S SIGNATURE DATE

X (SEAL)
OTHER SIGNATURE DATE

CREDIT UNION INFORMATION

☐ LOAN OFFICER
☐ CREDIT COMMITTEE OR OTHER

ADVANCE APPROVED: ☐ YES ☐ NO ☐ COUNTER OFFER WILL BE MADE, IF ACCEPTED, ADVANCE APPROVED
OUTSIDE INFORMATION CONSIDERED: ☐ YES ☐ NO IF YES, ATTACH ADDITIONAL SHEET AND DESCRIBE

$ _____ APPROVED LIMIT _____ DEBT RATIO

REFERRED TO/REASON(S) FOR REFERRAL:

DESCRIBE COUNTER OFFER:

SPECIFIC REASON(S) FOR REJECTION:

SIGNATURES:
☐ LOAN OFFICER X DATE X DATE
☐ CREDIT COMMITTEE X DATE X DATE
☐ ECOA NOTICE AND REASON FOR REJECTION SENT OR DELIVERED ON (DATE) BY (INITIALS)

LOAN ORIGINATOR ORGANIZATION NMLSR ID NUMBER

LOAN ORIGINATOR NMLSR ID NUMBER

DATA COLLECTION FORM

Information for Government Monitoring Purposes

Applicant Name: _____ ACCOUNT NUMBER: _____

Co-Applicant Name: _____

Property Address: _____

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, this 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.

APPLICANT

☐ I DO NOT WISH TO FURNISH THIS INFORMATION

ETHNICITY:

☐ Hispanic or Latino
☐ Not Hispanic or Latino

RACE:

☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

SEX:

☐ Male
☐ Female

CO-APPLICANT

☐ I DO NOT WISH TO FURNISH THIS INFORMATION

ETHNICITY:

☐ Hispanic or Latino
☐ Not Hispanic or Latino

RACE:

☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

SEX:

☐ Male
☐ Female

To be completed by Interviewer
This application was taken by:

☐ Face-to-face interview
☐ Mail
☐ Telephone
☐ Internet

Interviewer's Name (print or type)

Interviewer's Signature Date

Interviewer's Phone Number (incl. area code)

Name and Address of Interviewer's Employer

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AUTHORIZATION

I/We hereby authorize Farmers Insurance Group Federal Credit Union to begin the processing of a Home Equity Loan on the property located at:

_____

_____

☐ This is my primary residence. ☐ This is **NOT** my primary residence.

Initials: _____ _____

Unless otherwise prohibited by law or paid by the Credit Union, I/we agree to pay any "third party" fees, i.e. title search, appraisal fees, etc., incurred by the Credit Union in the processing of this loan, even if I/we cancel our loan request prior to its completion. I/we understand that these fees will be billed to me/us if applicable.

Initials: _____ _____

INSURANCE COVERAGE ACKNOWLEDGEMENT

I acknowledge and understand that it is my responsibility to keep the collateral, which I am financing with you, covered by insurance acceptable to the Credit Union for the term of the loan. As you requested, I will inform my insurance agent to provide the Credit Union with a Loss Payable Form 438 BFU as applicable showing Farmers Insurance Group Federal Credit Union as lienholder.

Initials: _____ _____

CONSENT

We hereby give our consent to have Farmers Insurance Group Federal Credit Union obtain any and all information concerning our employment, checking and/or savings accounts, obligations and all other credit matters, which they may require in connection with our application for a loan.

This form may be reproduced or photocopied and that copy shall be as effective consent as the original, which we have signed.

_____ _____
Borrower Date

_____ _____
Co-borrower Date

I hereby certify this to be a true and correct copy of the original.

By: _____
Farmers Insurance Group Federal Credit Union Representative

Farmers Insurance Group Federal Credit Union

PERSONAL FINANCIAL STATEMENT

As of

Complete this form for (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any other person or entity providing a guaranty on the loan.

Name	Business Phone	Fax
Residence Address	Home Phone	Cell Phone
City, State & Zip Code		
Business Name of Applicant / Borrower		

ASSETS		LIABILITIES	
Funds on Deposit		Accounts Payable	
IRA or Other Retirement Accounts (Include Profit Sharing)		Agency Secured Loans	
Accounts & Notes Receivable		Installment Loans (Automobile, etc.)	
Life Insurance - Cash Surrender Value (Describe in Section 2)		Loan on Life Insurance	
Stocks & Bonds (Complete in Section 3)		Mortgages on Real Estate (Complete in Section 4)	
Real Estate (Complete in Section 4)		Unpaid Taxes (Describe in Section 6)	
Automobiles - Present Value		Notes Payable to Banks & Others (Describe in Section 7)	
Agency Contract Value		Other Liabilities (Describe in Section 8)	
Other Personal Property & Other Assets (Describe in Section 5)			
		TOTAL LIABILITIES	
TOTAL ASSETS		**NET WORTH**	

Section 1. Source of Income		**Contingent Liabilities**	
Salary or Commissions (monthly)		As Endorser or Co-Maker	
Net Investment Income		Legal Claims & Judgments	
Real Estate Income		Provision for Federal Income Tax	
Other Income (Describe below)*		Other Special Debt	

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Life Insurance Held

Give face amount and cash surrender value of policies and name of insurance company.

Section 3. Stocks & Bonds

Use attachments if necessary. Each attachment must be identified as part of this statement and signed.

Name of Securities	Number of Shares	Cost	Market Value Quotation/Exchange	Date of Quotation	Total Value

Section 4. Real Estate Owned (List each parcel separately)

Use attachments if necessary. Each attachment must be identified as part of this statement and signed.

	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month			
Status of Mortgage			

Section 5. Other Personal Property & Other Assets

Describe, and if any is pledged as security, state name and address of lienholder, amount of lien, terms of payment, and if delinquent, describe delinquency.

Section 6. Unpaid Taxes

Describe in detail giving type, to whom payable, when due, amount and if there are any tax liens recorded.

Section 7. Notes Payable to Banks & Others (Describe in detail)

Section 8. Other Liabilities (Describe in detail)

Signature Date

TRUST DEED LOANS PRELIMINARY QUESTIONNAIRE

1. Property Information

Owner Occupied? ☐ Yes ☐ No

Property Type: ☐ Single Family Unit ☐ Condominium

Purchase Price/Appraisal Value: $_____

Purchase/Appraisal Date: _____

Latest Transaction Type: ☐ Purchase ☐ Refinance

2. First Trust Deed

Lender _____ Loan No. _____

Address _____ Phone No. _____

Balance owing $ _____ Payment amount $ _____

Is this a Negative Amortization loan? Yes ☐ No ☐

Is tax and insurance impounded? Yes ☐ No ☐

Is this an Interest Payment only loan? Yes ☐ No ☐

Annual taxes $_____

3. Second Trust Deed (To be paid off)

Lender _____ Loan No. _____

Address _____ Phone No. _____

Balance owing $ _____ Payment amount $ _____

Prepayment penalty? Yes ☐ No ☐

4. Other Liens (Give complete information. If none, so state.)

_____

5. Insurance Information

Insurance company _____ Annual Premiums $_____

Agent's Name _____ Phone No. _____

Policy No. _____ Expiration Date _____

I/We understand that the information given above must be accurate and that said information has a direct bearing on the loan approval. I/We agree to insure said property in an amount equal to the total first and second trust deed loans, or full guaranteed value, whichever is less.

_____ _____

Borrower Date

_____ _____

Co-Borrower Date

HOME EQUITY EARLY DISCLOSURE
IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT PLAN

This disclosure contains important information about our Home Equity Line of Credit Plan. You should read it carefully and keep a copy for your records.

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 pay to us or anyone else in connection with your application.

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

POSSIBLE ACTIONS: We can terminate your line, require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if:

> For Wisconsin Borrowers Only: (1) You fail to make a required payment when due two times within a twelve month period, or (2) your failure to observe the terms of this Plan materially impairs the condition, value or protection of, or our rights in, the property securing this plan.
>
> For All Other Borrowers: (1) You engage in fraud or material misrepresentation in connection with the plan; (2) you do not meet the repayment terms of this plan; or (3) 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 (1) any reasons mentioned above exist; (2) the value of the dwelling securing the line declines significantly below it's appraised value for purposes of the line; (3) we reasonably believe that you will not be able to meet the repayment requirements due to a material change in your financial circumstances; (4) you are in default of a material obligation of the agreement; (5) government action prevents us from imposing the annual percentage rate provided for in the agreement; (6) the priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit line; (7) a regulatory agency has notified us that continued advances would constitute an unsafe and unsound business practice; (8) the maximum annual percentage rate is reached.

MINIMUM PAYMENT REQUIREMENTS: You can obtain credit advances for 10 years. This period is called the "draw period." At out option, we may review or extend the draw period. The length of the repayment period will depend upon the balance at the time of the last advance you obtain before the draw period ends. You will be required to make monthly payments during the draw and repayment periods. Your payment will be 1.00% of the outstanding balance at the time you obtain an advance but will never be less than the lesser of $100.00 or your unpaid plus finance charges, late charges and any other amounts owed. We will round the payment up to the next $5.00 increment. Your payment will include any amounts past due and any amount by which you have exceeded your credit limit, and all other charges. We will recalculate your payment each time you obtain an advance. If the interest rate increases, you will be required to make more payments of the same amount.

NEGATIVE AMORTIZATION: Under some circumstances, your payments will not cover the finance charges (interest) that accrue and "negative amortization" will occur. Negative amortization will increase the amount that you owe us and reduce your equity in your home.

MINIMUM PAYMENT EXAMPLE: If you made only the minimum monthly payment and took no other credit advances it would take 11 years 4 months to payoff a credit advance of $10,000 at an **ANNUAL PERCENTAGE RATE** OF 5.62%. During that period, you make 135 payments of $100.00 and one final payment of $21.12.

FEES AND CHARGES: In order to open, use and maintain a line of credit plan, you must pay the following fees to us:

> Annual fee: $50.00 (Due on each anniversary date. We will waive this fee if you maintain an average balance of $15,000.00 over the prior 12-month period.)

You must pay certain fees to third parties to open the plan. These fees generally total between $0.00 and $1,000.00. If you ask, we will provide you with an itemization of the fees you will have to pay third parties.

FEE REIMBURSEMENT: We may pay third party fees on your behalf. If we do so and you close the Plan with two years after it is opened, you will be liable to reimburse us up to $200.00. Any amounts owed as fee reimbursement will be added onto the principle balance.

PROPERTY INSURANCE: You must carry insurance on the property that secures this plan. If the property is located in a Special Flood Hazard Area we will require you to obtain flood insurance if it is available.

NEW YORK BORROWERS: The following language is required by New York law. You are required to obtain property insurance on the property that is security for your mortgage loan. We cannot require you to obtain an insurance policy in excess of the replacement cost of the improvements on the property securing the loan.

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

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

VARIABLE RATE FEATURE: This plan has a variable rate feature and the annual percentage rate (corresponding to the periodic rate) and you will be required to make more payments until balance is repaid. The annual percentage rate includes only interest and no other costs.

The annual percentage rate is based on the value of an index. The index is determined by averaging the three most recent values for the monthly weighted average of the Cost of Funds Index for the 11th FHLB District Savings Institutions. Information about the index is available by phoning 1-415-616-2600 or by writing the Federal Home Loan Bank at P.O. Box 7948, San Francisco, ca 94120. We will use the most recent index value available to us as of the periods ending March 31, June 30, September 30 and December 31.

To determine the annual percentage rate to your account, we add a margin to the value of the Index. If the rate is not already rounded we then round up to the next 0.1%. Ask us for the current index value, margin and annual percentage rate. After you open a plan, rate information will be provided on periodic statements that we send you.

RATE CHANGES: The annual percentage rate can change quarterly on the first day of February, May, August and November. The rate cannot increase more than 2 percentage points in any one year period. The maximum **ANNUAL PERCENTAGE RATE** that can apply is 5% above the initial rate or the maximum permitted by law, whichever is less.

MARGIN: The margin you receive is based on certain creditworthiness factors. For instance, we have recently offered margins ranging from 3.5% to 5.5% based on the property's loan to value ratio. Please ask us for the margin you qualify for.

MAXIMUM RATE AND PAYMENT EXAMPLES: If you had an outstanding balance of $10,000, the minimum payment at the maximum **ANNUAL PERCENTAGE RATE** of 10.62% would be $100.00. This annual percentage rate could be reached at the time of the 25th payment.

HISTORICAL EXAMPLE: The following table shows how the annual percentage rate and the minimum payments for a single $10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values are from the month of December of each year. While only one payment per year is shown, payments may have varied during the year.

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

11TH DISTRICT COST OF FUNDS RATIO INDEX TABLE

Year (as of the month of December)	Index (Percent)	Margin (1) (Percent)	Annual Percentage Rate	Monthly Payment (Dollars)
1991	6.25	3.50	9.75	100.00
1992	4.43	3.50	7.93	100.00
1993	3.88	3.50	7.38	100.00
1994	4.59	3.50	8.09	100.00
1995	5.06	3.50	8.56	100.00
1996	4.84	3.50	8.34	100.00
1997	4.96	3.50	8.46	100.00
1998	4.66	3.50	8.16	100.00
1999	4.85	3.50	8.35	100.00
2000	5.62	3.50	9.12	100.00
2001	3.07	3.50	7.120(2)	100.00
2002	2.38	3.50	5.88	100.00
2003	1.90	3.50	5.40	100.00
2004	2.12	3.50	5.62	100.00
2005	3.30	3.50	6.80	100.00

(1) This is a margin we have used recently; your margin may be different.
(2) The **ANNUAL PERCENTAGE RATE** reflects an annual percentage rate periodic cap of 2% per year.

The undersigned acknowledges receiving a copy of this document.

X_____

X_____