



Please include copies of the following information with the signed and completed Home Equity application

- 1. Most recent copy of pay-stub showing year to date income.**
- 2. Most recent W-2 from employer showing last year's income.** (If self-employed, a copy of your most recent Federal Tax Return.)
- 3. Drivers license of all applicants to satisfy the Patriot Act requirement.**
- 4. Proof of homeowner insurance or name and phone number of homeowner insurance agent.**
- 5. Most recent billing statement of any existing home equity line of credit that will need to be paid off.**
- 6. Anything to validate the value of your home such as an existing appraisal, if you have one available.**



Frontenac
Bank
Member FDIC

Home Equity Application

We intend to apply for Joint Credit



Applicant

Co-Applicant

PLEASE INDICATE WHETHER YOU WANT AN INDIVIDUAL ACCOUNT OR A JOINT ACCOUNT WITH A CO-APPLICANT.

AMOUNT OF LINE DESIRED: \$

REASON AND AMOUNT FOR FIRST DRAW: \$

Applicant Information

Individual Joint

NAME:		SOCIAL SECURITY NUMBER:	
HOME TELEPHONE NUMBER:		AGE:	NUMBER OF DEPENDENTS:
ADDRESS:	ZIP CODE:	HOW MANY YEARS:	
PREVIOUS ADDRESS:	ZIP CODE:	HOW MANY YEARS:	
EMPLOYER:	YEARS WITH COMPANY:	BUSINESS TELEPHONE NUMBER:	
BUSINESS ADDRESS:	ZIP CODE:	MONTHLY SALARY: <input type="checkbox"/> NET <input type="checkbox"/> GROSS \$	
POSITION/OCCUPATION:	MARITAL STATUS: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including Single/Widowed/Divorced)		
PREVIOUS EMPLOYER:	YEARS WITH COMPANY:	BUSINESS TELEPHONE NUMBER:	
BUSINESS ADDRESS:	ZIP CODE:	MONTHLY SALARY: <input type="checkbox"/> NET <input type="checkbox"/> GROSS \$	

Additional Information

Alimony, Child Support or Separate Maintenance Income need not be listed unless you want it to be considered as a basis for repaying the loan.

OTHER INCOME:	Source and Amount:	\$
	Source and Amount:	\$
	Source and Amount:	\$

Co-Applicant

NAME:		SOCIAL SECURITY NUMBER:	
HOME TELEPHONE NUMBER:		AGE:	NUMBER OF DEPENDENTS:
ADDRESS:	ZIP CODE:	HOW MANY YEARS:	
PREVIOUS ADDRESS:	ZIP CODE:	HOW MANY YEARS:	
EMPLOYER:	YEARS WITH COMPANY:	BUSINESS TELEPHONE NUMBER:	
BUSINESS ADDRESS:	ZIP CODE:	MONTHLY SALARY: <input type="checkbox"/> NET <input type="checkbox"/> GROSS \$	
POSITION/OCCUPATION:	MARITAL STATUS: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including Single/Widowed/Divorced)		
PREVIOUS EMPLOYER:	YEARS WITH COMPANY:	BUSINESS TELEPHONE NUMBER:	
BUSINESS ADDRESS:	ZIP CODE:	MONTHLY SALARY: <input type="checkbox"/> NET <input type="checkbox"/> GROSS \$	

Additional Information

Alimony, Child Support or Separate Maintenance Income need not be listed unless you want it to be considered as a basis for repaying the loan.

OTHER INCOME:	Source and Amount:	\$
	Source and Amount:	\$
	Source and Amount:	\$

Property Securing The Anytime Line

PROPERTY TYPE: Single Family Owner Occupied Other: (please specify) _____

TITLE IN NAME(S) OF:	DATE PURCHASED:	YEAR BUILT:
STREET ADDRESS:		ORIGINAL PURCHASING PRICE: \$
CITY:	STATE:	ZIP CODE:
HOME OWNER INSURANCE COMPANY:		MAJOR IMPROVEMENTS: \$
AGENT NAME:		PRESENT MARKET VALUE: \$
AGENT TELEPHONE NUMBER:		

The First Mortgage

NAME OF FIRST MORTGAGE HOLDER:	ADDRESS:	
ESTIMATED BALANCE:	MONTHLY PAYMENT (INCLUDE TAXES AND INSURANCE):	ACCOUNT NUMBER:

Assets **Liabilities and Pledged Assets**

Indicate by (/) those liabilities or pledged assets which will be satisfied upon sale of real estate owned or upon refinancing of subject property.

Description	Cash or Market Value	Creditor's Name, Address and Account Number	Account name if Not Borrower's	Mo. Paid and Due Left to pay	Unpaid Balance
Checking and Savings Accounts (Show Name of Institutions/Account Numbers)	X	Installment Debts (Include "revolving" charge accounts)			
		Co.	Account Number		
		Addr.			
		City			
Bank, S&L or Credit Union		Co.	Account Number		
Address		Addr.			
City		City			
Acct. No.		Co.	Account Number		
Bank, S&L or Credit Union		Addr.			
Address		City			
City		Co.	Account Number		
Acct. No.		Addr.			
Bank, S&L or Credit Union		City			
Address		Co.	Account Number		
City		Addr.			
Acct. No.		City			
Bank, S&L or Credit Union		Co.	Account Number		
Address		Addr.			
City		City			
Acct. No.		Other Debts including Stock Pledges			
Stocks and Bonds (No./Descriptions)					
		Real Estate Loans			
		Co.	Account Number		
		Addr.			
		City			
Life Insurance Net Cash Value		Co.	Account Number		
Face Amount \$		Addr.			
Subtotal Liquid Assets		City			
Real Estate Owned (Enter Market Value from Schedule of Real Estate Owned)		Automobile Loans			
		Co.	Account Number		
		Addr.			
		City			
Vested Interest in Retirement Fund		Co.	Account Number		
Net worth of Business Owned (ATTACH FINANCIAL STATEMENT)		Addr.			
Automobiles Owned (Make and Year)		City			
Furniture and Personal Property		Co.	Account Number		
Other Assets (Itemize)		Addr.			
		City			
		Alimony/Child Support/Separate maintenance Payments Owed to			
		Total Monthly Payments			
Total Assets	A \$	Net Worth (A minus B) \$		Total Liabilities	B \$

Schedule of Other Real Estate Owned (If Additional Properties Owned, Attach Separate Schedule)

Address of Property (Indicate S if Sold, PS if Pending Sale or R if Rental is being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Taxes, Ins. Maintenance and Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

These questions apply to both borrower and co-borrower. If a "yes" answer is given to one of the next five questions, explain on an attached sheet

	Borrower	Co-Borrower
Have you declared bankruptcy within the last seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had property foreclosed upon or given title or deed in lieu thereof?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any contingent liabilities?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a party in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Agreement and Authorization

The undersigned applies for the loan indicated in this application to be secured by a mortgage or deed of trust on the property described herein, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the lender, even if the loan is not granted. The undersigned do do not occupy the property as their primary residence.

By signing this application, I/we authorize my/our employer(s), bank(s) and creditor(s) to furnish employment and earnings records, to furnish the requested information regarding my bank accounts and to furnish information regarding my credit accounts to Frontenac Bank.

BORROWER'S SIGNATURE: _____ DATE: _____

CO-BORROWER'S SIGNATURE: _____ DATE: _____

Bank Use Only		
Date HELOC Disclosure Given:	CUSTOMER HAS APPLIED FOR: (CHECK ONE) <input type="checkbox"/> Reg. <input type="checkbox"/> P. Bkg. <input type="checkbox"/> Promotional	DATE APPLICATION RECEIVED
FINANCIAL SERVICE REPRESENTATIVE:		EMPLOYEE NUMBER:

HOME EQUITY APPLICATION DISCLOSURE

Frontenac Bank
2625 West Clay
St. Charles, MO 63301

IMPORTANT TERMS OF OUR HOME EQUITY APPLICATION DISCLOSURE

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

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

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

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

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

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

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

- (a) The value of your dwelling declines significantly below the dwelling's appraised value for purposes of the Plan. This includes, for example, a decline such that the initial difference between the credit limit and the available equity is reduced by fifty percent and may include a smaller decline depending on the individual circumstances.
- (b) We reasonably believe that you will be unable to fulfill your payment obligations under the Plan due to a material change in your financial circumstances.
- (c) You are in default under any material obligation of the Plan. We consider all of your obligations to be material. Categories of material obligations include, but are not limited to, the events described above under Termination and Acceleration, obligations to pay fees and charges, obligations and limitations on the receipt of credit advances, obligations concerning maintenance or use of the dwelling or proceeds, obligations to pay and perform the terms of any other deed of trust, mortgage or lease of the dwelling, obligations to notify us and to provide documents or information to us (such as updated financial information), obligations to comply with applicable laws (such as zoning restrictions). No default will occur until we mail or deliver a notice of default to you, so you can restore your right to credit advances.
- (d) We are precluded by government action from imposing the annual percentage rate provided for under the Plan.
- (e) The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit limit.
- (f) We have been notified by governmental authority that continued advances may constitute an unsafe and unsound business practice.
- (g) The maximum annual percentage rate under the Plan is reached.

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

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

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

Description	Amount	When Charged
NSF Handling Fee:	15.00	At the time a payment is returned to us for non-sufficient funds
Stop Payment Fee:	15.00	At the time you request a Stop Payment

Late Charge. Your payment will be late if it is not received by us within 15 days after the "Payment Due Date" shown on your periodic statement. If your payment is late we may charge you 5.000% of the payment.

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

These third party fees generally total \$0.00. We estimate the breakdown of these as follows:

Description	Amount	When Charged
Recording Fees:	\$0.00 at present, Subject to change in future	At Account Opening
Credit Report:	\$0.00 at present, Subject to change in future	At Account Opening
Appraisal:	\$0.00 at present, Subject to change in future	At Account Opening
Title Insurance:	\$0.00 at present, Subject to change in future	At Account Opening
Flood Letter:	\$0.00 at present, Subject to change in future	At Account Opening

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

HOME EQUITY APPLICATION DISCLOSURE (Continued)

MINIMUM PAYMENT REQUIREMENTS. You can obtain advances of credit during the following period: 120 Months (the "Draw Period"). Your Regular Payment will equal the amount of your accrued FINANCE CHARGES or \$50.00, whichever is greater. You will make -1 of these payments. You will then be required to pay the entire balance owing in a single balloon payment. If you make only the minimum payments, you may not repay any of the principal balance by the end of this payment stream. Your payments will be due monthly. Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. An increase in the ANNUAL PERCENTAGE RATE may increase the amount of your Regular Payment.

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

MINIMUM PAYMENT EXAMPLE. If you made only the minimum payment and took no other credit advances, it would take an indefinite amount of time to pay off a credit advance of \$10,000.00 at an ANNUAL PERCENTAGE RATE of 5.500%, since there is no stated maximum term under the Plan. You would continue to make payments of \$50.00 until termination of the Plan.

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

Credit Line Home Equity Convenience Check and In Person Request Limitations. The following transaction limitations will apply to your Credit Line and the writing of Home Equity Convenience Checks and requesting an advance in person.

Other Transaction Requirements. Initial draw is required to be equal to or greater than \$10,000.00.

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

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

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

THE INDEX. The annual percentage rate is based on the value of an index (referred to in this disclosure as the "Index"). The Index is the Prime Rate as published in the Wall Street Journal. Information about the Index is available or published in the Wall Street Journal. We will use the most recent Index value available to us as of 30 days prior to the rate change date any annual percentage rate adjustment. If the Index is no longer available, we will choose a new Index and margin. The new Index will have an historical movement substantially similar to the original Index, and the new Index and margin will result in an annual percentage rate that is substantially similar to the rate in effect at the time the original Index becomes unavailable.

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

Initial Annual Percentage Rate Discount. The initial annual percentage rate is "discounted"--it is not based on the Index and margin used for later rate adjustments. The initial discounted rate will be in effect for 6 Months.

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

FREQUENCY OF ANNUAL PERCENTAGE RATE ADJUSTMENTS. Your ANNUAL PERCENTAGE RATE can change monthly. There is no limit on the amount by which the annual percentage rate can change during any one year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 20.040% per annum at any time during the term of the Plan.

MAXIMUM RATE AND PAYMENT EXAMPLE. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 20.040% would be \$170.20. This ANNUAL PERCENTAGE RATE could be reached at the time of the 1st payment.

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

HISTORICAL EXAMPLE. The example below shows how the ANNUAL PERCENTAGE RATE and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the Index from 1994 to 2008. The Index values are from the following reference period: as of the last business day in July. While only one payment per year is shown, payments may have varied during each year. Different outstanding principal balances could result in different payment amounts.

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

**HOME EQUITY APPLICATION DISCLOSURE
(Continued)**

INDEX TABLE

Year (as of the last business day in July)	Index (Percent)	Margin (1) (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
1994.....	7.250	0.500	7.250 (7)	61.58
1995.....	8.750	0.500	9.250	78.56
1996.....	8.250	0.500	8.750	74.32
1997.....	8.500	0.500	9.000	76.44
1998.....	8.500	0.500	9.000	76.44
1999.....	8.000	0.500	8.500	72.19
2000.....	9.500	0.500	10.000	84.93
2001.....	6.750	0.500	7.250	61.58
2002.....	4.750	0.500	5.250	50.00
2003.....	4.000	0.500	4.500	50.00
2004.....	4.250	0.500	4.750	50.00
2005.....	6.250	0.500	6.750	55.20
2006.....	8.250	0.500	8.750	71.56
2007.....	8.250	0.500	8.750	71.56
2008.....	5.000	0.500	5.500	50.00

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

(7) This ANNUAL PERCENTAGE RATE reflects a discount that we have provided recently; your Plan may be discounted by a different amount.

BORROWER ACKNOWLEDGMENT

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

BORROWER:

X _____
Borrower Date

X _____
Borrower Date

CERTIFICATION AND AUTHORIZATION

Applicant:

Lender: Frontenac Bank
2625 West Clay
St. Charles, MO 63301

CERTIFICATION

To Frontenac Bank ("Lender"):

1. I (and co-applicant if applicable), _____ have applied for a loan from Lender. In applying for the loan, I completed a loan application containing various information about me and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or in any related documents, nor did I omit any important information.
2. I understand and agree that Lender may verify any information provided to Lender concerning my application, including, but without limitation, verifications with employers and financial institutions of the information provided on the application.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I have applied for a loan from Frontenac Bank ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information contained in my loan application and in other documents required in connection with the loan, either before or after the loan is closed.
2. I authorize you to provide to Lender, to any investor to whom Lender may sell my loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Frontenac Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

APPLICANT:

X _____
Date

**NOTICE TO APPLICANT OF RIGHT
TO RECEIVE COPY OF APPRAISAL REPORT**

Applicant:

Property Address:

You have the right to receive a copy of the appraisal report to be obtained in connection with your application for credit. If you wish to have a copy, please write to us at the following mailing address: Frontenac Bank, 2625 West Clay, St. Charles, MO 63301. We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application.

In your letter, give us the following information:

Loan Name, property address of the appraisal and where you would like the appraisal to be mailed to you.

Applicant **Date**

Applicant **Date**