

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 Owing
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

NOT FOR FNMA/FHLMC/FHA/VA USE

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: /	\$	
Rescindable? <input type="checkbox"/> Yes <input type="checkbox"/> No	RESPA Applicable? <input type="checkbox"/> Yes <input type="checkbox"/> No	Funding Date:	Initial Advance
			\$

UNITED BANK OF UNION P.O. BOX 500 15 EAST MAIN UNION, MO 63084 Referring Party's Name and Address "We" means the party named above.	<input checked="" type="checkbox"/> Applicant's <input type="checkbox"/> Seller's Name and Address "You" means the party(ies) named above.	Application No.: Date:
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**AFFILIATED BUSINESS
ARRANGEMENT DISCLOSURE STATEMENT**

Subject Property _____

This is to give you notice that we have a business relationship with the settlement service provider(s) named below. This business relationship can be described as follows (including percentage of ownership interest, if applicable): ROBERT HANSEN, WHO HAS AN OWNERSHIP INTEREST IN HANSEN TITLE COMPANY, IS ALSO A DIRECTOR OF UNITED BANK.

Because of this relationship, this referral may provide us a financial or other benefit.

A. Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for [settlement on your loan on] [or] [purchase, sale, or refinancing of] the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

HUD Line No.	Settlement Service and Provider Name	Charge or Range of Charges
1108	TITLE INSURANCE PREMIUM SUBJECT TO MINIMUM CHARGE OF \$145; \$3.50 PER \$1000 UP TO \$50,000; \$3.00 PER \$1000 UP TO \$100,000; \$2.00 PER \$1000 ABOVE \$100,000; LOAN POLICIES ARE \$75 MORE IF ISSUED WITH AN OWNERS POLICY	MINIMUM OF \$145.00
1102	ABSTRACT FEE ADDED TO THE ABOVE INSURANCE PREMIUM	\$95.00
1102-1103	LETTER REPORT \$95 WITHOUT UPDATE; \$145 WITH UPDATE AFTER RECORDING	\$95.00 TO \$145.00
1102-1103	CERTIFICATE OF TITLE	\$145.00
1101//1111	CLOSING FEE//CLOSING PROTECTION LETTER	\$150.00//\$25.00

B. Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

HUD Line No.	Settlement Service and Provider Name	Charge or Range of Charges

Acknowledgment

I/We have read this disclosure form, and understand that Referring Party is referring me/us to purchase the above described settlement service(s) and may receive a financial or other benefit as a result of this referral.

X _____ X _____

United Bank of Union
P.O. Box 500
15 East Main
Union, MO 63084
Telephone: (636) 583-2555
Fax Number: (636) 583-4405
Lender

VARIABLE RATE HOME EQUITY LINE OF CREDIT-2010

This disclosure contains important information about our VARIABLE RATE HOME EQUITY LINE OF CREDIT-2010. You should read it carefully and keep a copy for your records.

1. **AVAILABILITY OF TERMS.** All of the terms described below are subject to change. If these terms change (other than the annual percentage rate), and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you have paid to us or anyone else in connection with your application.
2. **SECURITY INTEREST.** We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.
3. **POSSIBLE ACTIONS.** Under certain circumstances, we can:
 - A. Terminate your line of credit and require you to pay us the entire outstanding balance in one payment;
 - B. Refuse to make additional extensions of credit; and
 - C. Reduce your credit limit.

We can terminate your line of credit and require you to pay us the entire outstanding balance in one payment if:

- A. You fail to make a payment as required by the agreement; or
- B. Your action or inaction adversely affects the collateral or our rights in the collateral.

We can refuse to make additional extensions of credit or reduce your credit limit if:

- A. The value of the dwelling securing the line of credit declines significantly below its appraised value for purposes of the line of credit;
- B. We reasonably believe you will not be able to meet the repayment requirements under the line of credit due to a material change in your financial circumstances;
- C. You are in default of a material obligation of the agreement;
- D. Government action prevents us from imposing the annual percentage rate provided for in the agreement, or impairs our security interest such that the value of the interest is less than 120 percent of the credit limit on the line of credit;
- E. A regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice; or
- F. The maximum annual percentage rate is reached.

4. **MINIMUM PAYMENT REQUIREMENTS.** You can obtain credit advances for 5 years. During this period, payments will be due monthly. Your minimum monthly payment will equal the greater of the following:

* \$50.00; or

* The amount of accrued finance charges plus 0.556 percent of the principal balance outstanding on the last day of the billing cycle.

The minimum payment amount will be rounded to the nearest \$1.00. Whenever a flat dollar amount is used to determine the minimum payment however, the minimum payment 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 at the end of 5 years. If they are not, you will then be required to pay the entire balance in a single payment.

Balances of less than \$50.00 must be paid in full.

5. **MINIMUM PAYMENT EXAMPLE.** If you made only the minimum monthly payment and took no other credit advances, it would take 5 years to pay off a credit advance of \$10,000.00 at an ANNUAL PERCENTAGE RATE of 5.500%. During that period, you would make 59 payments varying between \$101.00 and \$73.00, with a final payment of \$7,232.13.

6. **FEES AND CHARGES.** You must carry insurance on the property that secures the line of credit.

7. **REFUNDABILITY OF FEES.** If you decide not to enter into this plan within three days of receiving this disclosure and the Home Equity Booklet, you are entitled to a refund of any fee you may have already paid.

8. **MINIMUM DRAW REQUIREMENTS.** The minimum credit advance that you can receive is \$1,000.00. The minimum initial credit advance must be at least \$2,500.00.

9. **TAX DEDUCTIBILITY.** You should consult a tax advisor regarding the deductibility of interest and charges for the line of credit.

10. **AVAILABILITY OF OTHER HOME EQUITY PLANS.** If you ask, we will provide you with information on our other available home equity lines 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 monthly. 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 20.000 percent. The minimum ANNUAL PERCENTAGE RATE that can apply during the line of credit is 5.500 percent.

13. MAXIMUM RATE AND PAYMENT EXAMPLES. If you had an outstanding balance of \$10,000.00 the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 20.000 percent would be \$222.00. The maximum annual percentage rate could be reached in the 1st month (1 month) following an initial hold of 1 month.

14. HISTORICAL EXAMPLES. The following table shows how the annual percentage rate and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the index over the last 15 years. The index values are from the first business day of 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 (\$)
1996	8.500	1.000	9.500	135.00
1997	8.250	1.000	9.250	124.00
1998	8.500	1.000	9.500	118.00
1999	7.750	1.000	8.750	105.00
2000	8.500	1.000	9.500	103.00 (P)
2001	9.500	1.000	10.500	N/A
2002	4.750	1.000	5.750	N/A
2003	4.250	1.000	5.500 (K)	N/A
2004	4.000	1.000	5.500 (K)	N/A
2005	5.250	1.000	6.250	N/A
2006	7.250	1.000	8.250	N/A
2007	8.250	1.000	9.250	N/A
2008	7.250	1.000	8.250	N/A
2009	3.250	1.000	5.500 (K)	N/A
2010	3.250	1.000	5.500 (K)	N/A

* This is a margin we have used recently; your margin may be different.

(K) This reflects a lifetime floor of 5.500 percent.

(P) At the end of this year a balloon payment of \$7,253.17 would occur. You would be required to pay the entire balance in one payment.

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

Signature Date

Signature Date

12. RATE CHANGES. The annual percentage rate can change monthly. 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 20.000 percent. The minimum ANNUAL PERCENTAGE RATE that can apply during the line of credit is 5.500 percent.

13. MAXIMUM RATE AND PAYMENT EXAMPLES. If you had an outstanding balance of \$10,000.00 the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 20.000 percent would be \$222.00. The maximum annual percentage rate could be reached in the 1st month (1 month) following an initial hold of 1 month.

14. HISTORICAL EXAMPLES. The following table shows how the annual percentage rate and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the index over the last 15 years. The index values are from the first business day of 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 (\$)
1996	8.500	1.000	9.500	135.00
1997	8.250	1.000	9.250	124.00
1998	8.500	1.000	9.500	118.00
1999	7.750	1.000	8.750	105.00
2000	8.500	1.000	9.500	103.00 (P)
2001	9.500	1.000	10.500	N/A
2002	4.750	1.000	5.750	N/A
2003	4.250	1.000	5.500 (K)	N/A
2004	4.000	1.000	5.500 (K)	N/A
2005	5.250	1.000	6.250	N/A
2006	7.250	1.000	8.250	N/A
2007	8.250	1.000	9.250	N/A
2008	7.250	1.000	8.250	N/A
2009	3.250	1.000	5.500 (K)	N/A
2010	3.250	1.000	5.500 (K)	N/A

* This is a margin we have used recently; your margin may be different.

(K) This reflects a lifetime floor of 5.500 percent.

(P) At the end of this year a balloon payment of \$7,253.17 would occur. You would be required to pay the entire balance in one payment.

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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

Signature Date

Signature Date

United Bank of Union

P.O. Box 500

15 East Main

Union, MO 63084

Telephone: (636) 583-2555

Fax Number: (636) 583-4405

Lender

FIXED RATE HOME EQUITY LINE OF CREDIT

This disclosure contains important information about our FIXED RATE 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 and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you have paid to us or anyone else in connection with your application.
2. **SECURITY INTEREST.** We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.
3. **POSSIBLE ACTIONS.** Under certain circumstances, we can:
 - A. Terminate your line of credit and require you to pay us the entire outstanding balance in one payment;
 - B. Refuse to make additional extensions of credit; and
 - C. Reduce your credit limit.

We can terminate your line of credit and require you to pay us the entire outstanding balance in one payment if:

- A. You fail to make a payment as required by the agreement; or
- B. Your action or inaction adversely affects the collateral or our rights in the collateral.

We can refuse to make additional extensions of credit or reduce your credit limit if:

- A. The value of the dwelling securing the line of credit declines significantly below its appraised value for purposes of the line of credit;
- B. We reasonably believe you will not be able to meet the repayment requirements under the line of credit due to a material change in your financial circumstances;
- C. You are in default of a material obligation of the agreement;
- D. Government action prevents us from imposing the annual percentage rate provided for in the agreement, or impairs our security interest such that the value of the interest is less than 120 percent of the credit limit on the line of credit; or
- E. A regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice.

4. **MINIMUM PAYMENT REQUIREMENTS.** You can obtain credit advances for 5 years. During this period, payments will be due monthly. Your minimum monthly payment will equal the greater of the following:

- * \$50.00; or
- * The amount of accrued finance charges plus 0.556 percent of the principal balance outstanding on the last day of the billing cycle.

The minimum payment amount will be rounded to the nearest \$1.00. Whenever a flat dollar amount is used to determine the minimum payment however, the minimum payment 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 at the end of 5 years. If they are not, you will then be required to pay the entire balance in a single payment.

Balances of less than \$50.00 must be paid in full.

5. **MINIMUM PAYMENT EXAMPLE.** If you made only the minimum monthly payment and took no other credit advances, it would take 5 years to pay off a credit advance of \$10,000.00 at an ANNUAL PERCENTAGE RATE of 9.500%. During that period, you would make 59 payments varying between \$135.00 and \$98.00, with a final payment of \$7,251.95.

9.500% is an example of an ANNUAL PERCENTAGE RATE we have offered recently. The annual percentage rate includes only interest and not other costs.

6. **FEES AND CHARGES.** You must carry insurance on the property that secures the line of credit.

7. **REFUNDABILITY OF FEES.** If you decide not to enter into this plan within three days of receiving this disclosure and the Home Equity Booklet, you are entitled to a refund of any fee you may have already paid.

8. **MINIMUM DRAW REQUIREMENTS.** The minimum credit advance that you can receive is \$1,000.00. The minimum initial credit advance must be at least \$2,500.00.

9. **TAX DEDUCTIBILITY.** You should consult a tax advisor regarding the deductibility of interest and charges for the line of credit.

10. **AVAILABILITY OF OTHER HOME EQUITY PLANS.** If you ask, we will provide you with information on our other available home equity lines of credit.

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 _____

Signature _____ Date _____

Signature _____ Date _____

SERVICING DISCLOSURE STATEMENT

Lender
UNITED BANK OF UNION
P.O. BOX 500
15 EAST MAIN
UNION, MO 63084

Borrower

Date

Loan Number

Property Address

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

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

Servicing Transfer Information

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

By signing below, I/we acknowledge receiving a copy of this disclosure.

Applicant

Date

Applicant

Date

Applicant

Date

Applicant

Date



INFORMATION DISCLOSURE AUTHORIZATION

To Whom it May Concern:

I/We hereby authorize you to release to United Bank of Union or its assigns the following information for the purpose of verifying:

**EMPLOYMENT HISTORY, Dates, Titles, Income, Hours,
Year-To-Date and Past Information, Etc.**

BANKING and Savings Accounts of Record

MORTGAGE Loan Ratings and Balances

**Any information deemed necessary in connection with
a consumer credit report.**

This information is for the confidential use in compiling a mortgage credit file.

A photographic or carbon copy of this authorization, including the undersigned signatures, may be deemed to be equivalent of the original and may be used as a duplicate original.

Your prompt reply will help expedite my Real Estate transaction.

Thank you,

_____	_____
Borrower	Co-Borrower
_____	_____
Date	Date
_____	_____
Social Security Number	Social Security Number

Regulation B Notice of Intent to Apply for Joint Credit

Lender

UNITED BANK OF UNION
P.O. BOX 500
15 EAST MAIN
UNION, MO 63084

Applicant

Date	_____
Account Number	_____

Notice

We intend to apply for joint credit.

Acknowledgment

By signing below, we acknowledge the intention to apply for joint credit on today's date.

X _____

X _____

X _____

X _____

