

HOME EQUITY CONSUMER LOAN APPLICATION

Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

TO: Name/Address of Lender	What type of account are you applying for? (please check appropriate box): <input type="checkbox"/> INDIVIDUAL (Own income of assets) <input type="checkbox"/> COSIGNER <input type="checkbox"/> INDIVIDUAL (Own income or assets plus income or assets from other sources) <input type="checkbox"/> JOINT (please initial) _____ Are you interested in Credit Life/Disability Insurance that is offered by Lender if this loan is approved? (please check appropriate box) <input type="checkbox"/> YES <input type="checkbox"/> NO
----------------------------	--

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.

LOAN TERMS

Loan Amount:	Interest Rate:	Loan Type: <input type="checkbox"/> HELOC <input type="checkbox"/> Closed End <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Variable Rate (type): _____ <input type="checkbox"/> Other: _____
Term:	Payment:	Purpose:

COLLATERAL INFORMATION

Property Address:	Year Built:	Purchase Date:	Present Value:
Title Holder:		Title Holder Address:	
Insurance Carrier:		Insurance Carrier Address:	
Current Mortgage Holder:		Current Mortgage Holder Address:	
Current Mortgage Holder Phone:			
Monthly Mortgage Payment:	Home Purchase Price:	Balance Owing:	Mortgage Loan Account Number:
Additional Collateral Description:			

APPLICANT / COSIGNER INFORMATION

Name (last)	(First)	(MI)	(Suffix)	Taxpayer ID Number (SSN/TIN)	Date of Birth
Street Address				Driver's License / ID Number	State
Home Phone Number					
City	State	Zip Code	County	How long there	No. of Dependants
Age of Dependants					
Previous Address (if less than 2 years at current address):					
Employer:		Employer Address:			Employer Phone Number:
Position:		How Long:	<input type="checkbox"/> Gross <input type="checkbox"/> Net <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly \$ How often paid Average Monthly Overtime Pay \$		
Previous Employer		Previous Employer Address		Position	How Long
Nearest Relative Not Living with You				Relationship	
Relative's Address		City	State	Zip code	Relative's Phone Number
Immigration Status: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Perm. Resident of U.S. <input type="checkbox"/> Other:					
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced & widowed)					
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, Child Support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.					
Payment received pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
Alimony per month \$		Child support per month \$		Separate maintenance payment per month \$	

CO-APPLICANT INFORMATION

Name (last)	(First)	(MI)	(Suffix)	Taxpayer ID Number (SSN/TIN)	Date of Birth
Street Address				Driver's License / ID Number	State
Home Phone Number					
City	State	Zip Code	County	How long there	No. of Dependants
Age of Dependants					
Previous Address (if less than 2 years at current address):					
Employer:		Employer Address:			Employer Phone Number:
Position:		How Long:	<input type="checkbox"/> Gross <input type="checkbox"/> Net <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly \$ How often paid Average Monthly Overtime Pay \$		
Previous Employer		Previous Employer Address		Position	How Long
Nearest Relative Not Living with You				Relationship	
Relative's Address		City	State	Zip code	Relative's Phone Number
Immigration Status: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Perm. Resident of U.S. <input type="checkbox"/> Other:					
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced & widowed)					
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, Child Support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.					
Payment received pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
Alimony per month \$		Child support per month \$		Separate maintenance payment per month \$	

ADDITIONAL INFORMATION

Other income: Applicant <input type="checkbox"/> Amount \$	Source: <input type="checkbox"/> Source:
Other income: Co-Applicant <input type="checkbox"/> Amount \$	Source: <input type="checkbox"/> Source:
If you, 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: <input type="checkbox"/> YES <input type="checkbox"/> NO Joint Applicant/Other Party: <input type="checkbox"/> YES <input type="checkbox"/> NO
Are there any suits or judgments pending against you?	Applicant: <input type="checkbox"/> YES <input type="checkbox"/> NO Joint Applicant/Other Party: <input type="checkbox"/> YES <input type="checkbox"/> NO
Have you been declared bankrupt in the last 10 years?	Applicant: <input type="checkbox"/> YES <input type="checkbox"/> NO Joint Applicant/Other Party: <input type="checkbox"/> YES <input type="checkbox"/> NO

Advantage Bank
814 Wheeling Ave
Cambridge, OH 43725
800-503-3584

In this disclosure the words "you" and "your" mean the recipient of this disclosure, and the words "we", "us" and "our" mean Advantage Bank, the Lender listed above. "e" means an estimate.

IMPORTANT FACTS ABOUT OUR HOME EQUITY LINE

RETENTION OF INFORMATION

This disclosure contains important information about our home equity line of credit, AdvantageLine ("Account"). 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 you paid to us or anyone else in connection with your application.

SECURITY INTEREST

We will take a security interest in your home (collateral). You could lose your home if you do not meet the obligations in your Agreement with us.

POSSIBLE ACTIONS

We can terminate your Account, and require you to pay us the entire outstanding balance in one payment if: you engage in fraud or material misrepresentation in connection with the Account; or, you do not meet the repayment terms; or, your action or inaction adversely affects the collateral or our rights in the collateral; and/or, federal law dealing with credit extended by us to you specifically requires that as a condition of your Account the credit shall become due and payable on demand.

We can refuse to make additional extensions of credit or reduce your credit limit if: the value of the dwelling securing the Account declines significantly below its appraised value for purposes of the Account; or, we reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances; or, you are in default of a material obligation in the Agreement; or, government action prevents us from imposing the annual percentage rate provided for or impairs our security interest such that the value of the interest is less than 120 percent of the credit line; or, a regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice; and/or, the maximum annual percentage rate is reached.

MINIMUM PAYMENT REQUIREMENTS

You can obtain advances of credit for 120 months (the "Draw Period"). During the Draw Period, payments will be due monthly. Your minimum periodic payment will be equal to the interest that has accrued on your Account as of the closing date of each billing statement.

BALLOON PAYMENT

After the Draw Period ends you will no longer be able to obtain credit advances. Paying only your minimum payment may repay less than the outstanding balance at the end of the Draw Period. You will be required to pay the entire unpaid balance that you owe at the end of the Draw Period in a single balloon payment.

MINIMUM-PAYMENT EXAMPLE

If you made only the minimum monthly payments and took no other credit advances, it would take 10.000 years to pay off a credit advance of \$10,000.00 at an **ANNUAL PERCENTAGE RATE** of 9.250 %. During the Draw Period, you would make 119 monthly payments of \$77.08. This would be followed by one final payment of \$10,077.08.

FEES AND CHARGES

To open and maintain your Account, you must carry insurance on the property securing your Account and pay us the following fees:

Annual Fee (waived first year) \$50.00 ***

*** Chargeable as a credit advance to your Account

If you tell us you have decided not to enter into the Account within three days of receiving this Disclosure and the brochure "When Your Home Is On The Line: What You Should Know About Home Equity Lines of Credit" in person, or within six days after the day we mail them to you, as the case might be, any fees or charges you might have already paid will be refunded.

TAX DEDUCTIBILITY

You should consult a tax advisor regarding the deductibility of interest and charges for the Account.

OTHER PRODUCTS

If you ask, we will provide you with information on our other available home equity Accounts.

VARIABLE RATE FEATURE

The Account has a variable rate feature. The annual percentage rate (corresponding to the periodic rate) and minimum payment can change as a result. 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 the Wall Street Journal published Prime Rate (if published in a range, the highest number in the range will be used) and is published in the Wall Street Journal. To determine the annual percentage rate that will apply to your Account, we add a margin to the value of the index. The index value and margin is rounded to the nearest one-eighth of one percentage point (.125). Ask us for the current index value, margin and annual percentage rate. After you open an Account, rate information will be provided on periodic statements that we furnish to you.

RATE CHANGES

The annual percentage rate can change monthly. The maximum **ANNUAL PERCENTAGE RATE** that can apply is 19.000%. Apart from this rate cap, there is no limit on the amount by which the rate can change in any one-year period, except that under no circumstances will the rate ever be less than 4.950% per annum.

MAXIMUM-RATE AND PAYMENT EXAMPLE

If the **ANNUAL PERCENTAGE RATE** equaled the 19.000 % maximum and you had an outstanding balance of \$10,000.00, your minimum payment would be \$158.33. This Annual Percentage Rate could be reached the first time your Annual Percentage Rate changes, unless your initial rate is equal to the maximum, in which case it would be reached immediately.

HISTORICAL EXAMPLE

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 past 15 years. The index values are from the last business day of July of each year. While only one payment amount per year is shown, payments would have varied during each year of the Draw Period.

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.

Year	Index	Margin [1]	ANNUAL PERCENTAGE RATE	Minimum Periodic Payment
1993	6.000 %	1.000 %	7.000 %	\$58.33
1994	7.250 %	1.000 %	8.250 %	\$68.75
1995	8.750 %	1.000 %	9.750 %	\$81.25
1996	8.250 %	1.000 %	9.250 %	\$77.08
1997	8.500 %	1.000 %	9.500 %	\$79.17
1998	8.500 %	1.000 %	9.500 %	\$79.17
1999	8.000 %	1.000 %	9.000 %	\$75.00
2000	9.500 %	1.000 %	10.500 %	\$87.50
2001	6.750 %	1.000 %	7.750 %	\$64.58
2002	4.750 %	1.000 %	5.750 %	\$47.92
2003	4.000 %	1.000 %	5.000 %	\$0.00
2004	4.250 %	1.000 %	5.250 %	\$0.00
2005	6.250 %	1.000 %	7.250 %	\$0.00
2006	8.250 %	1.000 %	9.250 %	\$0.00
2007	8.250 %	1.000 %	9.250 %	\$0.00

[1] This is a margin we have used recently.

ACKNOWLEDGEMENT

The undersigned hereby acknowledge(s) receipt of a copy of this Disclosure and a copy of the Federal Reserve Board brochure "When Your Home Is On The Line: What You Should Know About Home Equity Lines of Credit" on the date indicated below.

Signature Date

Signature Date

Signature Date

Signature Date