



Please Read the Following Directions

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when [] the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or [] the income or assets of the Borrower's spouse or other person who has community property or similar rights pursuant to applicable state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person who has community property or similar rights and the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower Co-Borrower

Credit Requested

Account Requested Amount Requested [] For Home Improvement [] Individual [] Joint

Collateral Offered

Complete the Applicant Information section for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower, Consignor, Guarantor, Grantor (of collateral), or Other for a different capacity. If the Applicant is married, he or she may apply for individual.

Applicant Information

[] Borrower [] Consignor [] Guarantor [] Grantor [] Other

Applicant's Full Name (First, Middle Initial, Last) Social Security Number

Home Phone Date of Birth Driver's License Number Ages of Dependents Years of Education Years in Current Profession

Address Information

Home Address (Street, City, State, Zip Code) (If rural, show Road and Box Number) Since [] Own [] Rent

Original Cost List Major Improvements

Previous Home Address (Street, City, State, Zip Code) (if less than three years) From To

Employment Information

Applicant's Employer (If Self-Employed, Name and Nature of Business) Business Address (Street, City, State, Zip Code)

Type of Business Supervisor Phone Number Title/Position Since Salary Per

Previous Employer (if less than three years) Business Address (Street, City, State, Zip Code)

Type of Business Supervisor Phone Number Title/Position Since Salary Per

Completion Instructions for Co-Applicants

If you are applying for joint credit or will be permitted to use the account, complete the Co-Applicant Information section as a Borrower. (b) If the Applicant is applying for individual credit, but relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete the Co-Applicant Information section, to the extent possible, providing information about the person on whose alimony, support, or maintenance payments or income or assets the Applicant is relying. (c) If the Applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested, complete the Co-Applicant Information section with regard to the Applicant's spouse.

Co-Applicant Information

[] Borrower [] Consignor [] Guarantor [] Grantor [] Other

Co-Applicant's Full Name (First, Middle Initial, Last) Social Security Number Former Names and Aliases

Home Phone Date of Birth Driver's License Number Ages of Dependents Years of Education Years in Current Profession



PARK RIDGE COMMUNITY BANK HOME EQUITY APPLICATION

626 Talcott Road • Park Ridge, IL 60068 • tel. 847.384.9200 • fax. 847.384.9245 • www.timetobank.com



Co-Applicant Address Information		
Home Address (Street, City, State, Zip Code) (If rural, show Road and Box Number)		Since <input type="checkbox"/> Own <input type="checkbox"/> Rent
Original Cost	List Major Improvements	
Previous Home Address (Street, City, State, Zip Code) (if less than three years)		From To

Co-Applicant Employment Information					
Applicant's Employer (If Self-Employed, Name and Nature of Business)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone Number	Title/Position	Since	Salary Per
Previous Employer (if less than three years)			Business Address (Street, City, State, Zip Code)		
Type of Business	Supervisor	Phone Number	Title/Position	Since	Salary Per

Questions for the Applicant and the Co-Applicant			
Applicant (1)	Co-Applicant (2)		Explanation (Please use an attached sheet if necessary)
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any outstanding judgements against you?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been declared bankrupt?	
<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 in the last 7 years?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you party to 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	Is any part of the down payment borrowed?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a co-maker or an endorser on a loan?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had merchandise repossessed?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been denied credit with this lender?	
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Yes	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Yes	Are you a U.S. Citizen? If no, are you a resident alien? If no, are you a nonresident alien?	

Completion Instructions for Co-Applicants
Please indicate or provide explanation relating to any assets owned jointly or liabilities owed with others. (Attach additional schedules and explanatory notes if necessary)

No Warranty and Limitation of Liability

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Statement of Financial Condition

Assets		Amount	Liabilities		Amount
Cash Accounts	Cash Checking Account Savings Account Certificate of Deposit Money Market Account		Automotive Loans		
Stocks & Bonds			Installment & Revolving credit		
Insurance	Cash Value		Real Estate Loans		
Retirement	Vested Interest in Retirement Funds		Annual Amount of Real Estate Taxes		
Business	Equity in Business Owned		Obligations as Cosigner or Guarantor		
Real Estate	Total of Real Estate owned				
Personal Property & Other Assets	Automobiles Boats & Recreational Equipment Collectables Household Goods Manufactured Homes Other (e.g. Notes Receivable)		Other Liabilities		
Total Assets		\$	Total Liabilities		\$
			Net Worth (Difference between total assets & total liabilities)		\$

Notice of Final Agreement

By signing this application each applicant understands, represents and agrees that if this application is approved: (A) the written loan documents will represent the final agreement between the parties, (B) there will be no unwritten oral agreements between the parties, and (C) the written loan documents may not be contradicted later by evidence of any prior, contemporaneous, or subsequent oral agreements or understandings of the parties.

Please Include the Following Information with Your Application

- Last two years personal income tax returns (we will make copies for you)
- Name and phone number of Home Owners Insurance Agent
- Name of financial institution, phone number, and loan number of any mortgage loans to be paid off with your Home Equity Line.
- Name and phone number of Land Trustee (if the title to your home is held in a Land Trust.)



Applicant Signature(s)

I/We hereby apply for the loan or credit described in this application. I/We certify that I/We made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/We did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit and employment status, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties Lender's experience with my/our account, any reasons for any adverse action, and any other information Lender may be granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts on the application as applicable under the provisions of Title 18, United States Code, Section 1014.

Applicant's Signature	Date
X	

Co - Applicant's Signature	Date
X	

Home Equity Application Rider

I/We the Undersigned have received the HOME EQUITY APPLICATION DISCLOSURE and Booklet entitled WHEN YOUR HOME IS ON THE LINE.

Applicant's Signature	Date
X	

Co - Applicant's Signature	Date
X	

Certification of Owner Occupancy and Notification of Prepayment Terms

I/We intend to occupy the subject property as my/our primary residence.

I/We understand an Early Termination Fee of \$500.00 will be assessed if the Home Equity Line of Credit is closed within two years of its inception.

Applicant's Signature	Date
X	

Co - Applicant's Signature	Date
X	