

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 - We intend to apply for joint credit. (initials) _____
- Individual Account - Relying solely on my income and assets.
- Individual Account - Relying on my income and assets as well as income or assets of another.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

BORROWER <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

TERMS REQUESTED

Amount \$	Length of Account Term	Periodic Payment Date	Purpose
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COLLATERAL PROPERTY

Address	Year Built	Date Purchased	Present Value	Balance Owing
Title in Name(s) of:	Address of Title Holder		Name and Address of Mortgage Holder	
			Phone No.	Acct. No.

INDIVIDUAL APPLICANT INFORMATION

Name	Birthdate	Social Security No.
Address	County	Drivers License No.
Home Phone	Business Phone	Number of Dependents
		Ages of Dependents
Employer/Self Employed	Position	Years Employed
		Employer's Address
Previous Employer	Position	Years Employed
		Previous Employer's Address
Name and Address of Applicant's Nearest Relative		Relationship
Wages, Salary, Commissions		How Often Paid
Gross \$	/month	Net \$
		/month
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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> 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	County	Drivers License No.
Home Phone	Business Phone	Number of Dependents
		Ages of Dependents
Employer/Self Employed	Position	Years Employed
		Employer's Address
Previous Employer	Position	Years Employed
		Previous Employer's Address
Name and Address of Joint Applicant's or Other Party's Nearest Relative		Relationship
Wages, Salary, Commissions		How Often Paid
Gross \$	/month	Net \$
		/month
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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding.		
Other Income: Source		Amount/Month
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced and widowed)		

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. Please identify the Applicant-related information with an "*"." Attach additional sheets if necessary.

ASSETS

DESCRIPTION OF ASSETS	NAME(S) OF OWNER(S)	SUBJECT TO DEBT: YES/NO	VALUE
Checking Account Number(s) (where)			\$
Savings Account Number(s) (where)			
Automobiles (Make, Model, Year)			
Marketable Securities (Issuer, Type, No. of Shares)			
Life Insurance (cash value)			
Other Real Estate (Location, when acquired)			
Other Assets (Describe)			
Total Assets			\$

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
Landlord or Mortgage Holder on other Real Estate					
Auto Loan					
Auto Loan					
Credit or Charge Card					
Credit or Charge Card					
TOTAL DEBTS			\$	\$	\$

Credit References

1.	\$	Date Paid
2.	\$	Date Paid

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? Yes No

Are there any suits or judgments pending against you? Yes No
(Include amount) _____

Have you been declared bankrupt in the last 10 years? Yes No

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 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.

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 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 X _____ Date _____ Joint-Applicant X _____ 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 \$
Approved By:	Approved By:	Amount Approved \$
Rescindable? <input type="checkbox"/> Yes <input type="checkbox"/> No	Funding Date:	Initial Advance \$

NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL

MURPHY-WALL STATE BANK AND TRUST COMPANY 105 E WATER ST P O BOX 128 PINCKNEYVILLE, IL 62274 <div style="text-align: center; margin-top: 20px;">Lender's Name and Address</div>	Applicant(s): _____	Loan No.
	_____	Date of Application
	Current Address: _____	Date of Notice

	Property Address: _____	

"You" means the Applicant(s) and "I/We" means the Lender

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

In your letter, give us the following information: Loan or application number, if known, date of application, name(s) of loan applicant(s), property address, and your current mailing address.

ACKNOWLEDGMENT

By signing below, you acknowledge that you have read and understood the Notice of your right to receive a copy of the appraisal.

Applicant Date Applicant Date

The Lender certifies that a completed copy of the notice was mailed delivered to the applicant(s) on _____.
Date

Lender Signature Date

BORROWER'S SIGNATURE AUTHORIZATION

Borrower(s) Name and Address	Lender Name and Address MURPHY-WALL STATE BANK AND TRUST COMPANY 105 E WATER ST P O BOX 128 PINCKNEYVILLE, IL 62274
Subject Property Address	Lender Contact
	Lender Phone No.
Loan Number	Date

Borrower Authorization

I hereby authorize the Lender to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Co-Borrower

Date

- The Borrower and/or Co-Borrower have applied for a HUD/FHA loan. The following "NOTICE TO BORROWERS" is required for HUD/FHA loan applications using the blanket authorization form.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

YOUR FINANCIAL PRIVACY AT MURPHY-WALL STATE BANK AND TRUST COMPANY

Confidentiality and Security of Nonpublic Personal Information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. Our Financial Privacy program requires third party contracts, with companies to whom nonpublic personal information may be disclosed such as those listed below, to be reviewed for compliance in accordance with the Gramm-Leach-Bliley Act of 1999.

Nonpublic Personal Information We Collect. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency

Nonpublic Personal Information We Disclose. We do not disclose nor do we reserve the right to disclose, any nonpublic personal information (for example: income, net worth, account number, account balance) about our customers or former customers to anyone, except to our affiliates and other nonaffiliated third parties as permitted by law. Those companies we currently disclose your personal and account information to are, but are not limited to:

- Fiserv ITI, data processing
- Fiserv EFT, ATM and POS processing
- Trans-Union, credit inquiries
- Southern Illinois Real Estate Title Center, LLC
- Clarke American, check orders
- ChexSystems, check verification
- and others, such as insurance companies, collection agencies, repossession agencies or other entities needed to protect our interests.

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies.

Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the one of the following addresses: Murphy-Wall State Bank and Trust Company 105 E Water Street - PO Box 128, Pinckneyville, IL 62274-0128 or Murphy-Wall State Bank and Trust Company 105 N Williams Street – PO Box 129, Murphysboro, IL 62966.