

IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT

Property Address:	Lender: Equity Bank, N.A. 7701 E Kellogg, Ste 200 Wichita, KS 67207
Loan Number:	Date:

This disclosure contains important information about our home equity line of credit. 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 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 mortgage on your home. You could lose your home if you do not meet the obligations in your agreement with us.

Possible Actions: We can terminate your line 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 line.
- You do not meet the repayment terms.
- 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:

- The value of the dwelling securing the line declines significantly below its appraised value for purposes of the line.
- We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances.
- You are in default of a material obligation in the agreement.
- Government action prevents us from imposing the annual percentage rate provided for or impairs the priority of our security interest such that the value of the interest is less than 120 percent of the credit line.
- The maximum annual percentage rate is reached.
- The initial Agreement permits us to make changes to the terms of the Agreement at specified times or upon the occurrence specified events.
- A regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice.

Minimum Payment Requirements: You can obtain advances of credit (the "draw period") for 120 months. During the draw period, payments will be due monthly. Your minimum monthly payment will be equal to the interest due or the greater of 1.00% of the outstanding principal balance of your account as of the closing date of each billing statement or \$50.00, unless your unpaid balance is less than the latter amount, in which case your minimum payment will be that amount.

After the draw period ends, you will no longer be able to obtain credit advances and must repay the outstanding balance over a specified period of months (the "repayment period"). During the repayment period of 120 months, payments will be due monthly. Your minimum monthly payment will be determined based on the outstanding balance of your account at the beginning of the repayment period and using the interest rate in effect at the beginning of the repayment period to calculate equal monthly payments which will fully amortize your account.

Minimum Payment Example: If you made only the minimum payments and took no other credit advances, it would take 20 years to pay off a credit advance of \$10,000 at the ANNUAL PERCENTAGE RATE of 5.75%. During the draw period, you would make 120 interest only payments of \$47.92, followed by 120 payments during the repayment period of \$109.77.

Fees and Charges: To open and maintain an account, you must pay the following fees:

Fee:	\$0	(due at application)
Points:	\$0	% of credit line (due when account is opened)
Origination Fee:	\$0	(due when account is opened)
Loan Processing Fee:	\$0	% of credit line (due when account is opened)
Other:	\$0	(due when account is opened)
Annual Fee:	\$0	(due each year beginning on the first anniversary of account opening)
Appraisal (If Applicable)	\$400	(due when appraisal is ordered)
Early Termination Fee:	\$500	(due when account is terminated if within 24 months of opening)

Minimum Line Requirement: The minimum credit line that you can receive is \$10,000.

Tax Deductibility: You should consult a tax advisor regarding the deductibility of interest and charges for the line.

Variable Rate Feature: The line 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 U.S. Prime Rate. Information about the index is available in the Federal Reserve Statistical Release H-15 (www.federalreserve.gov/releases/h15). To determine the annual percentage rate that will apply to your line, we add a margin to the value of the index.

The initial annual percentage rate is 3.99% "discounted". A discounted rate is not based on the index and margin used for later rate adjustments. The initial discounted rate will be in effect during the first billing periods of 6 months after your line is open.

Ask us for the current index value, margins, discount and annual percentage rates. After you open a credit line, rate information will be provided on periodic statements that we send you.

Rate Changes: The annual percentage rate can change monthly. The maximum ANNUAL PERCENTAGE RATE that can apply is 18%. Apart from this rate "cap," there is no limit on the amount by which the rate can change during any one-year period.

Maximum Rate and Payment Examples: If the ANNUAL PERCENTAGE RATE during the draw period equaled the 18% maximum and you had an outstanding balance of \$10,000, the minimum monthly payment would be \$150.00. This maximum ANNUAL PERCENTAGE RATE could be reached during the first month of the draw period.

If you had an outstanding balance of \$10,000 at the beginning of the repayment period, the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 18% would be \$200.00. This annual percentage rate could be reached during the first month of the repayment period.

Historical Example: The following table shows how the ANNUAL PERCENTAGE RATE and the minimum monthly payments for a \$10,000 outstanding balance would have changed based on changes in the index over the past 15 years. The index values are from the first business day of January of each year. While only one payment amount per year is shown, payments during the repayment period would have varied during each year.

The table assumes an outstanding balance of \$10,000, 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 (%)	ANNUAL PERCENTAGE RATE (%)	Monthly Minimum Payment (\$)
Draw Period	1997	8.250	2.500	10.750	\$89.58
	1998	8.500	2.500	11.000	\$91.67
	1999	7.750	2.500	10.250	\$85.42
	2000	8.500	2.500	11.000	\$91.67
	2001	9.000	2.500	11.500	\$116.82
Repayment Period	2002	4.750	2.500	7.250	\$117.40
	2003	4.250	2.500	6.750	\$114.82
	2004	4.000	2.500	6.500	\$113.55
	2005	5.250	2.500	7.750	\$120.01
	2006	8.250	2.500	10.750	\$136.34
	2007	8.250	2.500	10.750	\$136.34
	2008	6.500	2.500	9.000	\$126.68
	2009	3.250	2.500	5.75	\$109.77
	2010	3.250	2.500	5.75	\$109.77
	2011	3.250	2.500	5.75	\$109.77

By signing below, you hereby acknowledge receipt of this "Important Terms of Our Home Equity Line of Credit" Disclosure and a copy of the Home Equity Brochure, "What you should know about Home Equity Lines of Credit," on the date indicated next to your signature.

Signatures

ACKNOWLEDGEMENT OF RECEIPT

I/we received a copy of this notice.

Borrower

Date

Co-Borrower

Date