



Itasca Bank & Trust Co.

Together we'll shape the future

ITASCA

308 West Irving Park Road, Itasca, Illinois 60143

ROSELLE

One East Irving Park Road, Roselle, Illinois 60172

EQUITY CREDIT LINE APPLICATION

AMOUNT REQUESTED \$ _____

PURPOSE OF LOAN _____

- INDIVIDUAL ACCOUNT - (Complete all sections except B)
- JOINT ACCOUNT - (Complete all sections)

- MARITAL STATUS
- MARRIED
 - SEPARATED
 - UNMARRIED
(Including single, divorced or widowed)

Section A INFORMATION REGARDING APPLICANT

APPLICANT NAME		SOCIAL SECURITY NO.	DATE OF BIRTH	HOME TELEPHONE NO.	CELL PHONE NO.	EMAIL
PRESENT STREET ADDRESS			CITY	STATE	ZIP CODE	YEARS THERE
EMPLOYER			POSITION		BUSINESS TELEPHONE NO.	YEARS THERE
BUSINESS STREET ADDRESS			CITY	STATE	ZIP CODE	
PREVIOUS EMPLOYER & POSITION			ADDRESS		BUSINESS TELEPHONE NO.	YEARS THERE
PREVIOUS ADDRESS			CITY	STATE	ZIP CODE	YEARS THERE
NAME, ADDRESS, PHONE OF NEAREST RELATIVE NOT LIVING WITH YOU.						
INCOME	SALARY	DIVIDENDS	INTEREST	COMMISSIONS OR BONUS	REAL ESTATE INCOME	
	OTHER (Income from alimony, child support or separate maintenance payments need not be revealed if you do not choose to rely upon it as a basis for undertaking any obligation.)					
EXPENSES	MONTHLY RENTAL OR MORTGAGE PAYMENTS		MONTHLY INSTALLMENT CREDIT PAYMENTS		MONTHLY ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE PAYMENTS.	
CONTINGENT LIABILITIES	AS ENDORSER CO-MAKER OR GUARANTOR		ON LEASES OR CONTRACTS		LEGAL CLAIMS	
	OTHER (Please Explain)					
GENERAL INFORMATION	DEFENDANT IN SUITS OR LEGAL ACTIONS OR JUDGEMENTS OUTSTANDING? (If yes, please explain below.) <input type="checkbox"/> Yes <input type="checkbox"/> No					
	NO. OF DEPENDENTS	DATE OF MY WILL	EXECUTOR			HAVE YOU EVER GONE THROUGH BANKRUPTCY OR CHAPTER XIII IF YES WHEN _____

Section A INFORMATION REGARDING CO-APPLICANT
(To be filled out only if applying for joint account)

- MARITAL STATUS
- MARRIED
 - SEPARATED
 - UNMARRIED
(Including single, divorced or widowed)

CO-APPLICANT NAME		SOCIAL SECURITY NO.	DATE OF BIRTH	HOME TELEPHONE NO.	CELL PHONE NO.	EMAIL
PRESENT STREET ADDRESS			CITY	STATE	ZIP CODE	YEARS THERE
EMPLOYER			POSITION		BUSINESS TELEPHONE NO.	YEARS THERE
BUSINESS STREET ADDRESS			CITY	STATE	ZIP CODE	
PREVIOUS EMPLOYER & POSITION			ADDRESS		BUSINESS TELEPHONE NO.	YEARS THERE
PREVIOUS ADDRESS			CITY	STATE	ZIP CODE	YEARS THERE
NAME, ADDRESS, PHONE OF NEAREST RELATIVE NOT LIVING WITH YOU.						
INCOME	SALARY	DIVIDENDS	INTEREST	COMMISSIONS OR BONUS	REAL ESTATE INCOME	
	OTHER (Income from alimony, child support or separate maintenance payments need not be revealed if you do not choose to rely upon it as a basis for undertaking any obligation.)					
EXPENSES	MONTHLY RENTAL OR MORTGAGE PAYMENTS		MONTHLY INSTALLMENT CREDIT PAYMENTS		MONTHLY ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE PAYMENTS.	
CONTINGENT LIABILITIES	AS ENDORSER CO-MAKER OR GUARANTOR		ON LEASES OR CONTRACTS		LEGAL CLAIMS	
	OTHER (Please Explain)					
GENERAL INFORMATION	DEFENDANT IN SUITS OR LEGAL ACTIONS OR JUDGEMENTS OUTSTANDING? (If yes, please explain below.) <input type="checkbox"/> Yes <input type="checkbox"/> No					
	NO. OF DEPENDENTS	DATE OF MY WILL	EXECUTOR			HAVE YOU EVER GONE THROUGH BANKRUPTCY OR CHAPTER XIII IF YES WHEN _____

Schedule B LISTED, UNLISTED, AND U.S. GOVERNMENT SECURITIES OWNED

(Do not include deferred compensation - See Schedule E)

NO. OF SHARES OR PAR VALUE OF BONDS	DESCRIPTION Indicate if securities are restricted by contract or SEC regulation	IN NAME OF	MARKET VALUE	PLEGGED	
				YES	NO

Schedule C LIFE INSURANCE OWNED, INCLUDING GROUP INSURANCE

NAME OF INSURANCE COMPANY	POLICY OWNER	AMOUNT	CASH VALUE	OUTSTANDING POLICY LOANS	BENEFICIARY

Schedule D REAL ESTATE OWNED

DESCRIPTION AND LOCATION	TITLE IN NAME OF	DATE ACQUIRED	PURCHASE PRICE	CURRENT MKT. VALUE	CURRENT BALANCE	MORTGAGE HOLDER	MATURITY	ACCOUNT NUMBER

Schedule E VESTED INTEREST IN DEFERRED COMPENSATION PLANS

NAME OF COMPANY	AMOUNT	DATE AVAILABLE	PAYOUT BASIS	BENEFICIARY

Schedule F UNEXERCISED STOCK OPTIONS HOLDER OF OPTION: _____

NAME OF COMPANY	QUAL-IFIED	NON-QUAL-IFIED	NO OF SHARES	PRICE		CURRENT MARKET		BENEFICIARY
				PER SHARE	TOTAL	PER SHARE	TOTAL	

Schedule G NAMES OF BANKS, FINANCE COMPANIES OR OTHER SOURCES WHERE LOANS ARE OUTSTANDING

NAME OF LENDER	BORROWER	ACCOUNT NUMBER	DATE		AMOUNT OUTSTANDING	SECURED	
			MADE	DUE		YES	NO

Schedule H FOR REFERENCE PURPOSES: NAMES OF OTHER BANKS, FINANCE COMPANIES OR OTHER SOURCES WHERE CREDIT HAS BEEN OBTAINED PREVIOUSLY

NAME OF LENDER	BORROWER	ACCOUNT NUMBER	DATE OBTAINED	HIGH CREDIT	SECURED	
					YES	NO

PROPERTY

ADDRESS _____		COUNTY _____		PRIMARY RESIDENCE OF <input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant	
TYPE - <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> CONDO <input type="checkbox"/> TOWNHOUSE <input type="checkbox"/> 2 UNITS <input type="checkbox"/> 3 UNITS <input type="checkbox"/> 4 UNITS <input type="checkbox"/> _____					
TITLE HELD BY _____	DATE ACQUIRED _____	COST _____	MARKET VALUE _____		
FIRST MTGE. HELD BY _____	Original Amount _____	Current Balance _____	Payment (Prin. & Int.) _____	ANNUAL TAXES _____	
SECOND MTGE. HELD BY _____	Original Amount _____	Current Balance _____	Payment (Prin. & Int.) _____	ANNUAL INS. PREM. _____	
A COPY OF THE TITLE POLICY OR TORRENS CERTIFICATE FOR THE PROPERTY WILL BE NEEDED BEFORE THE APPLICATION CAN BE APPROVED. SUBMITTING THEM WITH THIS APPLICATION WILL EXPEDITE THE APPROVAL PROCESS.					
CERTIFICATION/SIGNATURE					
NOTICE: 18 United States Code 1014 prescribes criminal penalties for false statements in loan applications to Federally insured banks. I/We hereby certify that the foregoing statements are true and complete and are not made for the purpose of determining my/our eligibility for credit. I/We agree that this statement shall remain your property, whether or not the applicant is accepted. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our credit worthiness including, but not limited to procuring consumer reports from consumer reporting agencies and credit information from banks and other financial institutions and extenders of credit, present and former employers, merchants, landlords and creditors. Each applicant consents that, upon denial of this application based upon a consumer report or information received from a person other than a consumer reporting agency on any applicant, you may disclose the information to all applicants in any notification or report required by Federal laws. The lender, or anyone authorized by the Lender, may obtain or verify an employment, credit or other information relating to my/our application for an EQUITY LINE OF CREDIT. Anyone receiving a copy or reproduction of my/our signature(s) below is authorized to provide the lender with such information. By signing this application the customer acknowledges receiving the initial Home Equity Disclosure Package.					
X _____ Signature of Applicant		Date _____		X _____ Signature of Co-Applicant	
				Date _____	

FOR LENDERS USE ONLY

DISPOSITION	ANALYSIS
Line <input type="checkbox"/> Approved <input type="checkbox"/> Rejected – Amount \$ _____	1) Total Monthly Income \$ _____
Conditions: _____	Total Housing Expense \$ _____
_____	Payments on All Debts \$ _____
Interest Rate: _____ %	Payments for This Loan..... \$ _____
_____ - Payment \$ _____	2) Total All Payments \$ _____
_____	Debt to Income Ratio (Line 2 Divided by Line 1) %
_____	Loan to Value Ratio %
Approved by _____	
Date _____	

NOTICE TO APPLICANTS

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of sex or marital status. The Federal agency which administers compliance with this law concerning this bank is The Federal Deposit Insurance Corporation, Regional Director for the Chicago Region, 30 S. Wacker Drive, Suite 3100, Chicago, Illinois 60606.

Value _____
70% _____
Mortgage _____
Available Equity _____

**ITASCA BANK & TRUST CO.
RIGHT TO RECEIVE COPY OF APPRAISALS**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

This applies to 1-4 family residential properties only.

Detach this portion and return if waiver applies

Waiver of Advanced Copy of Appraisal:

I waive the advance timing requirement to receive a copy of an appraisal three days prior to loan closing and do understand I will be provided a copy of the appraisal at closing.

Signature: _____

Date: _____