



Brentwood Bank would appreciate the opportunity to consider your application for a Home Equity Loan. Attached is an introductory loan packet for your review. This packet includes an application and a few disclosures along with a "Borrowers checklist" that requests certain information from you to process your application in a timely manner.

If you have any questions concerning this information please contact one of our three branch offices:

- Brentwood** - 3635 Brownsville Road 412.884.7000
- South Park Shops** - 5259 Library Road 412.833.5455
- Bethel Park** - 401 McMurray Road 412.833.5400

or by e-mail ( [online.banking@brentwoodbank.com](mailto:online.banking@brentwoodbank.com) )

Hope to hear from you soon!

### BORROWER'S CHECKLIST

#### HOME EQUITY LOAN (TERM OR LINE OF CREDIT)

THIS INFORMATION IS TO BE RETURNED WITH ALL COMPLETED APPLICATIONS:

- \_\_\_1. Application fee NONE (\$100 application fee if loan is below \$10,000)
- \_\_\_2. Completed application (separate if not husband and wife)
  - \_\_Signed Authorization to Release information form
  - \_\_Signed Notice under the Equal Credit Opportunity Act
  - \_\_Signed Servicing Disclosure Statement
- \_\_\_3. Copy of most recent pay stubs for last 30 days showing year to date earnings and pay period.
- \_\_\_4. If W-2 wage earner, most recent W-2 for each borrower.
  - If self employed, last two years signed IRS tax returns complete with all schedules for each borrower.
- \_\_\_5. Statement of real estate taxes
- \_\_\_6. Proof of Homeowners Insurance

**Brentwood Bank 24/7**

<b>Telephone Banking</b> 412-308-BANK (2265)	<b>Rate Line</b> 412-409-RATE (7283)	<b>ATM Banking</b> 250+ surcharge-free locations	<b>Online Banking</b> <a href="http://www.brentwoodbank.com">www.brentwoodbank.com</a>
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**Offices**

<b>Brentwood</b> 3635 Brownsville Road 412-884-7000	<b>Bethel Park</b> 401 McMurray Road 412-833-5400	<b>South Park Shops</b> 5259 Library Road 412-833-5455
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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, Individual Account - Relying solely on my income and assets, Individual Account - Relying on my income and assets and as well as income or assets of another.

TERMS REQUESTED

Form with fields for Amount, Interest Rate, Type of Loan, No. of Months, Payment, Purpose.

COLLATERAL PROPERTY

Form with fields for Address, Year Built, Date Purchased, Present Value, Balance Owing, Title in Name(s) of, Address of Title Holder, Name and Address of Insurance Carrier, Mortgage Holder Name, Address, Phone No., Acct. No.

INDIVIDUAL APPLICANT INFORMATION

Form with fields for Name, Birthdate, Social Security No., Address, County, Drivers License No., Home Phone, Business Phone, No. of Dependents, Ages of Dependents, Employer/Self Employed, Position, Years Employed, Employer's Address, Wages, Salary, Commissions, How Often Paid, Previous Employer, Position, Years Employed, Previous Employer's Address, Name and Address of Applicant's Nearest Relative, Relationship.

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: Court Order, Written Agreement, 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 for a joint applicant, another party that will use or contribute assets or income toward repayment on the account, or for your spouse if you live in, or the collateral property is located in, AZ, CA, ID, LA, NM, NV, TX, WA or WI.

Form with fields for Name, Birthdate, Social Security No., Address, County, Drivers License No., Home Phone, Business Phone, No. of Dependents, Ages of Dependents, Employer/Self Employed, Position, Years Employed, Employer's Address, Wages, Salary, Commissions, How Often Paid, Previous Employer, Position, Years Employed, Previous Employer's Address, Name and Address of Joint Applicant's or Other Party's Nearest Relative, Relationship.

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: Court Order, Written Agreement, Oral Understanding.

Other Income: Source, Amount/Month, Marital Status: Married, Separated, Unmarried (includes single, divorced and widowed)

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? Applicant: Yes No Joint Applicant/Other Party: Yes No. Are there any suits or judgments pending against you? Applicant: Yes No Joint Applicant/Other Party: Yes No (Include amount). Have you been declared bankrupt in the last 10 years? Applicant: Yes No Joint Applicant/Other Party: Yes No.

PREVIOUS CREDIT REFERENCES

Form with fields for Describe any previous debt obligations. Please mark Applicant-related information with an "A". 1. \$ Date Paid, 2. \$ Date Paid.

NOT FOR FNMA/FHLMC/FHA/VA USE

**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. **Attach additional sheets if necessary.**

**ASSETS**

DESCRIPTION OF CURRENT ASSETS	NAME(S) OF OWNER(S)	SUBJECT TO DEBT: YES/NO	VALUE
Checking Accounts (Institution, Acct. No.)			\$
Savings Accounts (Institution, Acct. No.)			
Automobiles (Make, Model, Year)			
Marketable Securities (Issuer, Type, No. of Shares)			
Life Insurance Cash Value (Issuer)			
Other Real Estate (Location, when acquired)			
Other Assets (Describe)			
<b>Total Assets</b>			\$

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

CREDITOR	ACCOUNT NUMBER	NAMES IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
Installment Loans					
Credit or Charge Cards					
Landlord or Mortgage Holder on other Real Estate					
Other					
<b>TOTAL DEBTS</b>			\$	\$	\$

**Maine 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.

**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 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.

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.

**Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement under Wisc. Statutes 766.59 or a court decree under Wisc. Statutes 766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

**NOTICE - APPRAISAL COPY:** 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 current mailing address.

I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below, I authorize you to check my credit and employment history, to have a consumer credit report prepared on me for the purpose of evaluating this application for credit, and to answer questions others may ask you about my credit record with you. I understand that I must update this credit information at your 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 \_\_\_\_\_ Date \_\_\_\_\_ Joint-Applicant \_\_\_\_\_ Date \_\_\_\_\_

**CREDITOR USE ONLY**

This application was taken by:  face-to-face interview  mail  telephone.  internet

Applicant \_\_\_\_\_ Date \_\_\_\_\_ Joint Applicant \_\_\_\_\_ Date \_\_\_\_\_

Bank employee \_\_\_\_\_ Date \_\_\_\_\_

Date received stamp

# DATA COLLECTION FORM INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Borrower Name(s):

Lender:

Date:

Property Address:

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.

**APPLICANT:**

I do not wish to furnish this information

**Ethnicity:**

- Hispanic or Latino  
 Not Hispanic or Latino

**Race:**

- American Indian or Alaska Native  
 Asian  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 White

**Sex:**

- Female  
 Male

**CO-APPLICANT:**

I do not wish to furnish this information

**Ethnicity:**

- Hispanic or Latino  
 Not Hispanic or Latino

**Race:**

- American Indian or Alaska Native  
 Asian  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 White

**Sex:**

- Female  
 Male



# BRENTWOOD BANK

Brentwood Bank Building • 411 McMurray Road • Suite 200 • Bethel Park, Pennsylvania 15102-1165  
Phone: (412) 409-9000 • Fax: (412) 409-3291

## AUTHORIZATION TO RELEASE INFORMATION

To whom it may concern:

I/We have applied to Brentwood Bank for a mortgage loan.

As a part of the application process, Brentwood Bank may verify information contained in my/our application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I/We authorize you to provide Brentwood Bank, and to any investor to whom Brentwood Bank may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank money market and similar account balances; credit history; and copies of income tax returns.

Brentwood Bank or any investor that purchase the mortgage may address this authorization to any party named in the loan application.

A copy of this authorization may be accepted as an original.

Your prompt reply to Brentwood Bank of the investor that purchased the mortgage is appreciated.

X \_\_\_\_\_

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth

X \_\_\_\_\_

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth



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### Notice under the Equal Credit Opportunity Act

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this loan concerning this creditor is the Regional Director, Federal Deposit Insurance Corporation, 20 Exchange Place, New York, NY 10005.

You, as a borrower, have the following rights:

You do not have to reveal any information regarding courtesy titles; i.e., you do not have to state whether you are Miss, Mr., Mrs. or Ms. Your first name and surname (whether birth given, obtained through marriage, or a combined surname) is sufficient.

You do not have to reveal any information regarding the receipt of alimony, child support, or separate maintenance income if you do not choose to have it considered as a basis for repaying this loan.

When answering questions pertaining to marriage, you need only reveal whether you are married, separated, or unmarried. (Unmarried includes single, divorced, or widowed.)

Certain information regarding your race/national origin and sex will be asked. This information is requested by the Federal Government in order to monitor compliance with Federal anti-discrimination statutes which prohibit creditors from discrimination against applicants for these reasons. You do not have to give this information; it is voluntary. If you choose not to furnish this information, you must initial the application in the space provided. Your decision will in no way affect the approval or rejection of your application.

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Co-Borrower \_\_\_\_\_ Date \_\_\_\_\_

Address of subject property \_\_\_\_\_

\_\_\_\_\_

# RESPA SERVICING DISCLOSURE

Lender: Brentwood Bank  
411 McMurray Rd, Suite 200, Bethel Park PA 15102

**NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.**

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

**Transfer Practices and Requirements**

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

**Complaint Resolution**

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, *whether or not your loan servicing is transferred*. If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

**Damages and Costs**

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

**Servicing Transfer Estimates**

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:  
 We may assign, sell or transfer the servicing of your loan while the loan is outstanding.  We are able to service your loan and we  will  will not  haven't decided whether to service your loan.

OR

We do not service mortgage loans,  and we have not serviced mortgage loans in the past three years.  
 We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

We assign, sell or transfer the servicing of some of our loans while the loan is outstanding depending on the type of loan and other factors. For the program you have applied for, we expect to:

sell all of the mortgage servicing  retain all of the mortgage servicing  
 assign, sell or transfer \_\_\_\_\_ % of the mortgage servicing

2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

[0 to 25%] or [NONE] \_\_\_\_\_ 26 to 50% \_\_\_\_\_ 51 to 75% \_\_\_\_\_ [76 to 100%] or [ALL]

This estimate  does  does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3.  We have previously assigned, sold or transferred the servicing of federally related mortgage loans.

OR

This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

Year	Percentage of Loans Transferred	(Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)
2007	0	%
2006	0	%
2005	0	%

This information  does  does not include assignments, sales or transfers to affiliates or subsidiaries.

Date \_\_\_\_\_ Present Servicer or Lender \_\_\_\_\_

**ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT**

I/We have read this disclosure form and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.

Applicant \_\_\_\_\_ Date \_\_\_\_\_ Applicant \_\_\_\_\_ Date \_\_\_\_\_

Applicant \_\_\_\_\_ Date \_\_\_\_\_ Applicant \_\_\_\_\_ Date \_\_\_\_\_

Creditor: BRENTWOOD BANK  
411 McMURRAY RD., SUITE 200  
BETHEL PARK, PA 15102

## HOME EQUITY LINE OF CREDIT

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, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that 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:** Under certain circumstances, we can (1) terminate your line and require you to pay us the entire outstanding balance in one payment; (2) refuse to make additional extensions of credit; (3) reduce your credit limit; and (4) make specific changes that are set forth in your agreement with us.

We can terminate your account and require you to pay us the entire outstanding balance in one payment if:

(1) you engage in fraud or material misrepresentation in connection with the plan; (2) you do not meet the repayment terms; or (3) 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:

(1) you engage in fraud or material misrepresentation in connection with the line; (2) you do not meet the repayment terms; (3) your action or inaction adversely affects the collateral or our rights in the collateral; (4) the value of the dwelling securing the line declines significantly below its appraised value for purposes of the line; (5) we reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances; (6) you are in default of a material obligation of the agreement; (7) 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 (8) a regulatory agency has notified us that continued advances would constitute an unsafe and unsound business practice.

The initial agreement permits us to make certain changes in the terms of the line at specified times or upon the occurrence of specified events.

**Minimum Payment Requirements:** You can obtain credit advances for 5 years(s). During this period, payments will be due monthly. Your minimum monthly payment will equal the accrued, unpaid interest due as of each billing date. The minimum monthly payment will not be sufficient to fully repay the principal that is outstanding on your line at the end of 5 year(s). You will then be required to pay the entire balance in a single payment. Balances of less than \$50 must be paid in full.

**Minimum Payment Example:** If you made only the minimum monthly payment and took no other credit advances, it would take 5 year(s) to pay off a credit advance of \$10,000 at an ANNUAL PERCENTAGE RATE of 6.00%. During that period, you would make 59 payment(s) of \$50.00 each, with a final payment of \$10,050.00.

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

Inactive Fee: **\$50.00 annually**

The following are an estimate of third party fees:

Credit Report Fees: \$      Documentation Fees: \$      Official Fees: \$      Title Search: \$      Flood Report: \$

You must carry insurance on the property that secures this plan.

**Refundability Of Fees:** If you decide not to enter into this plan within three days of receiving this disclosure and the Home Equity booklet, you are entitled to a refund of any fee you may have already paid.

**Minimum Draw Requirements:** The minimum credit advance that you can receive is \$250.

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

This is not a commitment to make a loan. You hereby acknowledge receipt of this Home Equity Program Disclosure and a copy of the Home Equity Brochure on today's date.

Date