



CHECK BOX FOR JOINT ACCOUNT: [] If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information about the Joint Applicant or user. We intend to apply for Joint Credit.

Applicant _____ Co-Applicant _____

Application or Account #: _____

APPLICATION FOR REAL ESTATE SECURED CONSUMER LOAN				Application Date: _____	
<input type="checkbox"/> LOAN	Requested Loan/Line Amount	Term/Line Type	Interest Rate	Monthly Payment	
<input type="checkbox"/> CREDIT LINE					
<input type="checkbox"/> QUALIFY ME FOR MAXIMUM AMOUNT AVAILABLE			BRANCH (for loan closing)		
Purpose of Loan: _____					

NOTE TO INTERVIEWER: FOR ALL HMDA REPORTABLE LOANS YOU MUST COMPLETE THE "INFORMATION REQUIRED FOR GOVERNMENT MONITORING PURPOSES" FOUND ON THE BACK OF THIS FORM

PROPERTY INFORMATION

Property Type	<input type="checkbox"/> Single Family	<input type="checkbox"/> PUD/Condominium	<input type="checkbox"/> Other
Title in Name of: _____			
Property Address: _____		City, State, Zip _____	
Year Purchased: _____	Purchase Price: _____	Estimated Value: \$ _____	
County/Township/Borough: _____			

BORROWER

CO-BORROWER

Name		Date of Birth		Name		Date of Birth	
Present Address No. Years _____		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Present Address No. Years _____		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Street _____				Street _____			
City/State/Zip _____				City/State/Zip _____			
Former Address if less than 2 years at present address				Former Address if less than 2 years at present address			
Street _____				Street _____			
City/State/Zip _____				City/State/Zip _____			
Years at Former Address _____		<input type="checkbox"/> Own <input type="checkbox"/> Rent		Years at Former Address _____		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
Marital <input type="checkbox"/> Married <input type="checkbox"/> Separated		DEPENDENTS OTHER THAN LISTED BY CO-BORROWER		Marital <input type="checkbox"/> Married <input type="checkbox"/> Separated		DEPENDENTS OTHER THAN LISTED BY BORROWER	
Status <input type="checkbox"/> Unmarried (incl. single, divorced,		NO. _____		Status <input type="checkbox"/> Unmarried (incl. single, divorced,		NO. _____	
		AGES _____				AGES _____	
Name and Address of Employer		Years Employed in this line of work or profession? _____ Years		Name and Address of Employer		Years Employed in this line of work or profession? _____ Years	
		Years on the job _____				Years on the job _____	
		<input type="checkbox"/> Self-Employed				<input type="checkbox"/> Self-Employed	
Position/Title		Type of Business		Position/Title		Type of Business	
Social Security Number	Home Phone	Business Phone		Social Security Number	Home Phone	Business Phone	
e-mail Address		Mother's Maiden Name		e-mail Address		Mother's Maiden Name	

GROSS MONTHLY INCOME

Bank Accounts:

Balance/Value

Item	Borrower	Co-Borrower	Total		
Base Empl. Income	\$ _____	\$ _____	\$ _____		
Other ± (Before completing, see Notice under "Describe Other Income" below.	\$ _____	\$ _____	\$ _____		
	\$ _____	\$ _____	\$ _____		
	\$ _____	\$ _____	\$ _____		
	\$ _____	\$ _____	\$ _____	Other Assets:	
Total	\$ _____	\$ _____	\$ _____		

DESCRIBE OTHER INCOME

B - Borrower	C - CO-Borrower	NOTICE: ± Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.	Monthly Amount
B/C			
			\$ _____
			\$ _____
			\$ _____
			\$ _____
			\$ _____

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING

B/C	Previous Employer	City/State	Type of Business	Position/Title	Dates From/To	Monthly Income
						\$ _____
						\$ _____

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

If a "yes" answer is given to a question in this column, explain on an attached sheet.	Borrower Yes or No	Co-Borrower Yes or No	If Applicable, explain Other Financing or Other Equity (provide addendum if more space is needed)
Have you any outstanding judgments?	_____	_____	
In the last 7 years, have you been declared bankrupt?	_____	_____	
Have you had property foreclosed upon or given title or deed in lieu thereof?	_____	_____	
Are you a co-maker or endorser on a note?	_____	_____	
Are you a party in a lawsuit?	_____	_____	
Are you obligated to pay alimony, child support or separate maintenance?	_____	_____	

This statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the statement can be meaningfully and fairly presented on a combined basis; otherwise separate statement and supporting schedules are required. If the Co-Borrower section was completed about a spouse, this statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Completed Jointly

LIABILITIES

Indicate by (*) those liabilities that will be satisfied by this financing

Type	Creditor's Name	Monthly Payment	Unpaid Balance (*)
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
Total Monthly Payments & Unpaid Balance		\$	\$

SCHEDULE OF REAL ESTATE OWNED (If additional properties owned, attach separate schedule)

Address of Property	Type of Property	Market Value	Mortgage Balance	Monthly Payments	Net Rental Income
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
Totals		\$	\$	\$	\$

AGREEMENT

The undersigned applies for the loan indicated on this application to be secured by a mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or copy of this application will be retained by the Lender even if the loan is not granted. A consumer credit report may be requested in connection with this credit application. Without notice, future reports may be requested to update the Lender's file, renew or extend credit. If reports are requested, the names, addresses, and phone numbers of the consumer reporting agencies that furnished them are available from the Lender.

NOTICE TO GUARANTOR: If you are providing information to the Lender on this Application for the purpose of acting as a guarantor for one or more primary applicant(s) and the Lender determines that you, as a guarantor, do not meet the credit underwriting standards for this particular loan and/or amount, be advised that the Lender is required by law to, and will, provide an adverse action notice detailing the specific reasons for the credit denial *directly* to the primary applicant(s) and not to you.

As a guarantor, be prepared to share any specific reasons for adverse action based on your credit history with the primary applicant(s). If you are unwilling to share this information, you should not complete this application in the capacity of guarantor.

By completing and submitting this application as guarantor, you are authorizing the Lender to share the specific reasons for adverse action with the primary applicant(s) in the event this application is denied.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

IMPORTANT: THIS APPLICATION MUST BE SIGNED AND DATED BELOW, BEFORE IT CAN BE PROCESSED.

Borrower's Signature Date _____ Co-Borrower's Signature Date _____

Please deduct my (our) monthly loan payment automatically from my (our) Personal Checking / Money Market Account # _____.

HOME EQUITY INFORMATION REQUIRED 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. The law provides that a Lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below.

Borrower: I do not wish to furnish this information **Co-Borrower:** I do not wish to furnish this information
Ethnicity: Hispanic or Latino Not Hispanic or Latino **Ethnicity:** Hispanic or Latino Not Hispanic or Latino
Race: American Indian or Alaskan Native Asian Black or African American **Race:** American Indian or Alaskan Native Asian Black or African American
 Native Hawaiian or Other Pacific Islander White Native Hawaiian or Other Pacific Islander White
Sex: Female Male **Sex:** Female Male

TO BE COMPLETED BY INTERVIEWER

This application was completed by: Face to Face Interview Mail Telephone Internet
 Interviewer's Signature: _____, Name and/or Title: _____

PROPERTY INSURANCE

Name of Insurance Co.: _____
 Policy #: _____ Dwelling Coverage \$ _____
 Agent: _____
 Agent Phone: _____



IMPORTANT TERMS OF OUR 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 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 and charge you certain fees 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 our security interest such that the value of the interest is less than 120 percent of the credit line;
- * a regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice;
- * the maximum Annual Percentage Rate is reached.

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

MINIMUM PAYMENT REQUIREMENTS:

You may choose at the time of your Agreement to have your minimum monthly payment include or not include principal.

- **OPTION A – INTEREST ONLY CREDIT LINE:** You can obtain advances of credit for twenty (20) years (the draw period). Your Regular payment will equal the finance charges that accrue on the outstanding balance, plus other costs, like credit insurance premiums and late charges (if any). You will make 239 of these payments. You will then be required to pay the entire balance owing in a single balloon payment. If you make only the minimum payments, you will not repay any of the principal balance by the end of this payment stream. Your payments will be due monthly.
- **OPTION B – EVERGREEN CREDIT LINE:** Under this option, you can obtain advances indefinitely. The term of the credit line is indefinite. Your payments will be due monthly and will equal the greater of 1/120th of the outstanding balance on your account or \$75.00 plus finance charges that accrue on the outstanding balance, plus other costs, like credit insurance premiums and late charges (if any).

MINIMUM PAYMENT EXAMPLE: If you took a single \$10,000 advance and the ANNUAL PERCENTAGE RATE was 3.99%:

- Under Option A (above), the minimum payment will never pay off the advance. During that 240 month period, you would make 239 payments ranging from \$30.61 to \$33.89 and one final payment of \$10,033.89.
 - Under Option B (above), it would take 133 months to pay off the advance if you made only the minimum payments. During this period, you would make 133 payments varying between \$44.37 and \$117.22.
- These examples do not include a discount rate.

TRANSACTION REQUIREMENTS:

Overdraft Limitations: The following transaction limitations will apply to your Credit Line and writing a check in excess of your checking account balance.

- If you have a checking account with Harleysville Savings Bank, and you request us to initiate an advance from your Home Equity Line of Credit account so that items presented against your checking account, which would otherwise overdraw your account, are honored by us, you agree that we may charge such advances to your Home Equity Line of Credit account, to the extent there is an available balance.

Line of Credit Check Limitations: There are no transaction limitations for the writing of Line of Credit checks.

FEES AND CHARGES: To maintain a line of credit, you must pay us an Annual Maintenance Fee of \$25.00 each year.

You must also pay certain fees to third parties to open a line. These fees generally total between \$125.00 and \$650.00. If you are applying for a credit line in excess of \$250,000 you must purchase title insurance sufficient to cover your credit line. The cost of title insurance is approximately \$5.80 - \$16.67 per \$1,000. If you ask, we will give you an itemization of the fees you will have to pay to third parties. During special promotional periods, we may waive some or all of these fees. Ask us about our current fees. To close and cancel a credit line, you must pay a mortgage satisfaction fee.

LATE CHARGES: Your payment will be late if it is not received by us within 15 days after the "Payment Due Date" shown on your periodic statement. If your payment is late we may charge you 5.00% of the unpaid amount of the payment.

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

FLOOD INSURANCE: If the property to be used for security on your credit line is in a special flood hazard area, flood insurance will be required.

AUTOMATIC DEDUCTION: With your authorization, we will automatically deduct the minimum monthly payment from your checking account on the first day of the month following the payment due date shown on your monthly statement.

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 no other costs.

The **Annual Percentage Rate** is based on the value of an index. The index is the highest Prime Rate published in the *Wall Street Journal* "Money Rates" table. We will use the most recent index value available to us as of the last day of the prior Billing Cycle to determine any **Annual Percentage Rate** adjustment. If the index is no longer available, we will choose a new index and margin which will have a historical movement substantially similar to the original index and margin.

To determine the **Annual Percentage Rate** that we will apply to your line, we may add a margin to the value of the index.

For new customers, the initial **Annual Percentage Rate** may be "discounted" – that means it is not based on the index and margin used for later rate adjustments. The initial rate may be in effect for a period which varies between 6 months and 24 months. Present customers, for example those applying for an increase in their credit line, are not entitled to the discounted rate.

Ask us for the current promotional rate, index value, margins, and **Annual Percentage Rates**. After you open a credit line, rate information will be provided on periodic statements that we will send to you.

RATE CHANGES: The **Annual Percentage Rate** can change monthly. The maximum **Annual Percentage Rate** that can apply is 18%. A floor rate may also apply. Apart from these limitations, there is no limit on the amount by which the rate can change during any one-year period.

- Under OPTION A described above, the minimum monthly payment at the maximum **Annual Percentage Rate** would be \$152.88.
- Under OPTION B described above, the minimum monthly payment at the maximum **Annual Percentage Rate** would be \$236.18.

MAXIMUM RATE AND PAYMENT EXAMPLES: If the ANNUAL PERCENTAGE RATE equaled the 18% maximum and you had an outstanding balance of \$10,000: This Annual Percentage Rate could be reached immediately after any initial discounted period.

COPY OF APPRAISAL: 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.

HISTORICAL EXAMPLE: The following table shows how the Annual Percentage Rate and the minimum payments for a single \$10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values for the Wall Street Journal Prime Rate are from the first week of July of each year. While only one payment amount per year is shown, payments would have varied during each year.

The table assumes that no additional credit advances were taken, 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	INTEREST ONLY MIN. MONTHLY PAYMENT (OPTION A)	EVERGREEN MIN. MONTHLY PAYMENT GREATER OF 1/120 th OF BALANCE OR \$75 (OPTION B)
2000	9.500%	0%	9.500%	\$80.68	\$164.01
2001	6.750%	0%	6.750%	\$57.33	\$127.22
2002	4.750%	0%	4.750%	\$40.34	\$107.86
2003	4.000%	0%	4.000%	\$33.97	\$ 99.61
2004	4.250%	0%	4.250%	\$36.10	\$ 97.90
2005	6.250%	0%	6.250%	\$53.08	\$103.90
2006	8.250%	0%	8.250%	\$70.07	\$106.84
2007	8.250%	0%	8.250%	\$70.07	\$100.53
2008	5.000%	0%	5.000%	\$42.47	\$ 86.65
2009	3.250%	0%	3.990%**	\$33.89	\$ 81.25
2010	3.250%	0%	3.990%**	\$33.89	\$ 78.20
2011	3.250%	0%	3.990%**	\$33.89	\$ 44.37
2012	3.250%	0%	3.990%**	\$33.89	
2013	3.250%	0%	3.990%**	\$33.89	
2014	3.250%	0%	3.990%**	\$33.89	

*This is a margin we have used recently. Your margin may be different.

** This A.P.R. reflects a 3.990% floor.

PLEASE INITIAL X _____ X _____



NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a Consumer Reporting Agency distributed to users and the lender used in connection with your home loan, and the factors affecting your credit score.

The credit score is a computer-generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit-scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The Consumer Reporting Agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of your loan, contact the lender.

CONSUMER REPORTING AGENCY

Credit Plus
31550 Winterplace Pkwy
Salisbury, MD 21804
800-258-3488

LENDER

Harleysville Savings Bank
271 Main Street
Harleysville, PA 19438
215-256-8828

Borrower

Date

Borrower

Date