

IMPORTANT TERMS OF HOME EQUITY LINE OF CREDIT

Property Address :	Lender: Farmers Bank & Trust 14231 Metcalf Overland Park, KS 66223
Loan Number :	Date:

This disclosure contains important information about our home equity line of credit. You should read it carefully and keep 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.
- A regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice.



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

Minimum Payment Requirements: You can obtain advances of credit (the "advance period") for 120 months. During the advance period, payments will be due monthly. Your minimum monthly payment during the Advance Period (including any Renewal Advance Period) will equal the greater of all finance charges accrued on the outstanding principal balance during the billing cycle or \$50.00, plus any other charges, any credit insurance premiums, and any amounts which are past due or in excess of your credit limit. In addition, balances of less than \$50.00 must be paid in full. The minimum monthly payment will not reduce the outstanding principal balance on your Account by the end of the Advance Period (including any Renewal Advance Period).

After the advance period ends, you will no longer be able to obtain credit advances and must repay the outstanding balance over 120 months (the "repayment period"). During the Repayment Period, your minimum monthly payment will be an amount equal to the greater of (i) the sum of (a) the unpaid principal balance divided by the remaining number of scheduled payments in the Repayment Period, plus (b) finance charges accrued during the prior billing cycle, plus (c) any other charges assessed to your Account, any credit insurance premiums, and any amounts which are past due or in excess of your credit limit, or (ii) \$50.00. In addition, balances of less than \$50.00 must be paid in full.

Minimum Payment Example: If you took a single \$10,000 advance and the ANNUAL PERCENTAGE RATE was 4.25%, it would take 240 months to pay off the advance if you made only the minimum payments. During that time, you would make 120 monthly payments during the Draw Period of \$50, followed by 120 monthly payments during the Repayment Period of \$102.44, followed by a final payment of \$102.05.

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

Origination Fee:	3.75% offline amount	(due when account is opened)
------------------	----------------------	------------------------------

You may also be required to pay certain fees to third parties to open a line. These fees generally total between \$0.00 and \$3,000.00. If you ask, we will give you an itemization of the fees you will have to pay to third parties.

Transaction Requirements: The following transaction limitations will apply to the use of your Credit Line:

Credit Line Check, In Person Request, Request By Mail and Telephone Request Limitations. The following transaction limitations will apply to your Credit Line and the writing of Checks, requesting an advance in person, requesting an advance by mail and requesting an advance by telephone.

Minimum Draw Requirement: The minimum Initial Credit Advance at closing is the greater of \$25,000 or one-half of the credit limit of the home equity line of credit. There are no limitations or minimums on Subsequent Credit Advances.

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 plus a margin. The Index is 8.500. Information about the index is available in the Federal Reserve Statistical Release H-15 (www.federalreserve.gov/releases/h15). We will use the most recent index value available to us as of the date of any annual percentage rate adjustment.

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 18.000%. Apart from this rate "cap," there is no limit on the amount by which the rate can change during any one-year period. The interest rate will never go below 5.000%.

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 \$180.19. 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 ¹ {%}	ANNUAL PERCENTAGE RATE {%}	Monthly Minimum Payment (\$)
Draw Period	2009	3.250	0.000	4.000	50.00
	2010	3.250	0.000	4.000	50.00
	2011	3.250	0.000	4.000	50.00
	2012	3.250	0.000	4.000	50.00
	2013	3.250	0.000	4.000	50.00
	2014	3.250	0.000	4.000	50.00
	2015	3.250	0.000	4.000	50.00
	2016	3.500	0.000	4.000	50.00
	2017	4.000	0.000	4.000	50.00
	2018	4.750	0.000	4.750	50.00
Repayment Period	2019	5.500	0.000	5.500	50.00
	2020	3.250	0.000	4.000	50.00
	2021	3.250	0.000	4.000	50.00
	2022	3.500	2.500	6.000	50.00
	2023	8.500	2.500	11.000	91.67

e.g. 1. This is a margin we have used recently; your margin may be different and based on your creditworthiness and LTV Ratio.



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.

ACKNOWLEDGEMENT OF RECEIPT

I/we received a copy of this notice.

Borrower

Date

Co-Borrower

Date

J.