Today's Bank
P.O. Box 1807
Fayetteville, AR 72702
Telephone: 479-582-0700
Fax Number: 479-251-8253
Web Address : www.todaysbank.com
Lender

Borrower

HOME EQUITY LINE OF CREDIT
GOOD FAITH ESTIMATE OF FEES TO THIRD PARTIES

This disclosure contains important information about our Home Equity Line of Credit. You should read it carefully and keep a copy for your records.

This is a good faith estimate of fees imposed by third parties for our Home Equity Line of Credit . This is not a commitment to make a loan.

- Title Search: $375.00
- Lender's Title Insurance (Loans Amounts greater than $200,000.00) quotes available upon request.
- Credit Report: $60.00 to $220.00
- Recording - Mortgage: $90.00
- Valuation Fee: $185.00 to $700 .00
- Flood Determination Fee: $12.00 to $48.00
- Processing Fee: $200.00 to $500 .00
- Future Release Fee : $50 .00
- E-Recording Fee: $10.00

You must carry insurance on the property that secures the line of credit.

THIRD-PARTY FEES ESTIMATE

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1. **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 have paid to us or anyone else in connection with your application.

2. **SECURITY INTEREST.** We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

3. **POSSIBLE ACTIONS.** Under certain circumstances, we can:

   A. Terminate your line of credit and require you to pay us the entire outstanding balance in one payment;

   B. Refuse to make additional extensions of credit; and

   C. Reduce your credit limit .

If you ask, we will give you more specific information about when we can take these actions.

. **MINIMUM PAYMENT REQUIREMENTS .** You can obtain credit advances for 120 months (the "draw period"). During this period, payments will be due monthly . Your minimum monthly payment will equal the following:

• The amount of accrued finance charges on the last day of the billing cycle.

The minimum payment amount will be rounded to the nearest $.0 1. The minimum monthly payments during the draw period will not reduce the principal that is outstanding on your line of credit.

After the draw period ends, you will no longer be able to obtain credit advances and must pay the outstanding balance on your line of credit (the "repayment period.") The length of the repayment period is 180 months. During the repayment period, payments will be due monthly. Your minimum monthly payment will equal the following:

• An amortized payment of the loan account balance on the last day of the draw period. This balance will be amortized over 180 months .

The minimum payment will change whenever the annual percentage rate changes. The minimum payment amount will be rounded to the nearest $ .01. The minimum monthly payments may not be sufficient to fully repay the principal that is outstanding on your line of credit by the end of the repayment period. If they are not, you will, to the extent permitted by law, be required to pay the entire balance in a single payment .

4. **MINIMUM PAYMENT EXAMPLE .** If you made only the minimum monthly payment and took no other credit advances, it would take 25 years to pay off a credit advance of $10,000.00 at an **ANNUAL PERCENTAGE RATE** of 10.250%. During that period, you would make 120 payments of $85.42 followed by 179 payments of $109.00, with a final payment of $106.92 .

6. FEES AND CHARGES. You must pay certain fees to third parties, such as appraisers, credit reporting firms, and government agencies . These fees generally range from $957.00 to $1,933.00. If your loan amount is greater than $200,000.00 you will also be required to purchase Lender's Title Insurance. If you ask, we will provide you with an itemization of the fees you will have to pay to third parties.

7. REFUNDABILITY OF FEES. If you decide not to enter into this plan within three business days of receiving this disclosure and the home equity brochure , you are entitled to a refund of any fee you may have already paid.

8. MINIMUM DRAW REQUIREMENTS. The minimum initial credit advance must be at least $1,000.00.

9. TAX DEDUCTIBLITY. You should consult a tax advisor regarding the deductibility of interest and charges for the line of credit .

10. VARIABLE RATE FEATURES. This line of credit 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 base rate on corporate loans posted by at least 70 % of the 10 largest U.S. banks known as the Wall Street Journal U.S. Prime Rate and is published daily in the Wall Street Journal. To determine the annual percentage rate that will apply to your line of credit , we add a margin to the value of the index. Ask us for the current index value, margin, and annual percentage rate. After you open a line of credit, rate information will be provided on periodic statements that we send you.

11. RATE CHANGES. The annual percentage rate can change annually. There is no limit on the amount by which the rate can change in any one year period. The **ANNUAL PERCENTAGE RATE** can not increase by more than 6.000 percentage point(s) above the initial rat e. The annual percentage rate will never be less than the initial rate. Ask us for the specific rate limitation that will apply to your line of credit.

12 MAXIMUM RATE AND PAYMENT EXAMPLES. If you had an outstanding balance of $10,000.00 at the beginning of the draw period, the minimum monthly payment at the maximum **ANNUAL PERCENTAGE RATE** of 16.250 percent would be $135.42. The maximum annual percentage rate during the draw period, could be reached in the 1st month (1 month) following an initial hold of 1 year.

If you had an outstanding balance of $10,000.00 at the beginning of the repayment period, the minimum monthly payment at the maximum **ANNUAL PERCENTAGE RATE** of 16.250 percent would be $148.62. The maximum annual percentage rate during the repayment period, could be reached in the 13th month (1 year, 1 month).

13 . HISTORICAL EXAMPLES . The following table shows how the annual percentage rate and the minimum payments for a single $10,000.00 credit advance would have changed based on changes in the index over the last 15 years. The index values are from the first business day of July. The table assumes that no additional credit advances were taken , that only the minimum payment was made, and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments would change in the future .

Year	Index 1%)	Margin* 1%)	Annual Percentage Rate 1%)	Minimum Monthly Payment 1$)
2012	3.250	1.750	5.000	41.71
2013	3.250	1.750	5.000	41.71
2014	3.250	1.750	5.000	41.71
2015	3.250	1.750	5.000	41.71
2016	3.500	1.750	5.250	43.78
2017	4.250	1.750	6.000	50.04
2018	5.000	1.750	6.750	56.30
2019	5.500	1.750	7.250	60.78
2020	3.250	1.750	5.000	41.71
2021	3.250	1.750	5.000	41.70
2022	4.750	1.750	6.500	87.15
2023	8.250	1.750	10.000	107.53
2024	8.500	1.750	10.250	109.05
2025	7.500	1.750	9.250	102.97
2026	6.750	0.750	7.500	92.75

• This is a margin we have used recently; your margin may be different .

IOI The repayment period begins in this year.

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