


HOME EQUITY LOAN APPLICATION

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 you 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.

TO: Name/Address of Lender <div style="text-align: center;">  </div> MIAMI SAVINGS BANK PO BOX 40 8008 FERRY STREET MIAMITOWN, OH 45041	What type of account are you applying for? <input type="checkbox"/> INDIVIDUAL (Own income and/or assets) <input type="checkbox"/> JOINT (My income and/or assets and the income/assets of my spouse or other person). We intend to apply for joint credit. Applicant's Initials _____ Co-Applicant's Initials _____
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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.

LOAN TERMS			
Loan Amount: \$ _____	Interest Rate: _____	Loan Type: <input type="checkbox"/> HELOC <input type="checkbox"/> Closed End Home Improvement Loan <input type="checkbox"/> Other (please describe): _____	
Term: _____	Payment: _____	Purpose: _____	

COLLATERAL INFORMATION			
Property Address: _____	Year Built: _____	Purchase Date: _____	Present Value: _____
Title Holder: _____	Title Holder Address: _____		
Insurance Carrier: _____	Insurance Carrier Address: _____		
Current Mortgage Holder: _____	Current Mortgage Holder Address: _____		Current Mortgage Holder Phone: _____
Monthly Mortgage Payment: _____	Home Purchase Price: _____	Balance Owing: _____	Mortgage Loan Account Number: _____
Additional Collateral Description: _____			

APPLICANT INFORMATION			
Name (last) (First) (MI) (Suffix) _____	Taxpayer ID Number (SSN/TIN) _____	Date of Birth _____	
Street Address _____	Driver's License / ID Number _____ State _____	Home Phone Number _____	
City State Zip Code _____	County _____	How long there _____	No. of Dependants _____ Age of Dependants _____
Previous Address (if less than 2 years at current address): _____			
Employer: _____	Employer Address: _____		Employer Phone Number: _____
Position: _____	How Long: _____	Gross Net Weekly Monthly \$ How often paid Average Monthly Overtime Pay \$ _____	
Previous Employer _____	Previous Employer Address _____		Position _____ How Long _____
Nearest Relative Not Living with You _____		Relationship _____	
Relative's Address City State Zip code _____		Relative's Phone Number _____	
Immigration Status: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Perm. Resident of U.S. <input type="checkbox"/> Other: _____			
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced & widowed)			
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, Child Support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below. Payment received pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding. Alimony per month \$ _____ Child support per month \$ _____ Separate maintenance per month \$ _____			

CO-APPLICANT INFORMATION			
Name (last) (First) (MI) (Suffix) _____	Taxpayer ID Number (SSN/TIN) _____	Date of Birth _____	
Street Address _____	Driver's License / ID Number _____ State _____	Home Phone Number _____	
City State Zip Code _____	County _____	How long there _____	No. of Dependants _____ Age of Dependants _____
Previous Address (if less than 2 years at current address): _____			
Employer: _____	Employer Address: _____		Employer Phone Number: _____
Position: _____	How Long: _____	Gross Net Weekly Monthly \$ How often paid Average Monthly Overtime Pay \$ _____	
Previous Employer _____	Previous Employer Address _____		Position _____ How Long _____
Nearest Relative Not Living with You _____		Relationship _____	
Relative's Address City State Zip code _____		Relative's Phone Number _____	
Immigration Status: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Perm. Resident of U.S. <input type="checkbox"/> Other: _____			
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced & widowed)			
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, Child Support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below. Payment received pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding. Alimony per month \$ _____ Child support per month \$ _____ Separate maintenance per month \$ _____			

ADDITIONAL INFORMATION			
Other income: Applicant---Amount \$ _____ Source: _____ Other income: Co-Applicant---Amount \$ _____ Source: _____			
If you, 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: <input type="checkbox"/> YES <input type="checkbox"/> NO Joint Applicant/Other Party: <input type="checkbox"/> YES <input type="checkbox"/> NO			
Are there any suits or judgments pending against you? Applicant: <input type="checkbox"/> YES <input type="checkbox"/> NO Joint Applicant/Other Party: <input type="checkbox"/> YES <input type="checkbox"/> NO			
Have you been declared bankrupt in the last 10 years? Applicant: <input type="checkbox"/> YES <input type="checkbox"/> NO Joint Applicant/Other Party: <input type="checkbox"/> YES <input type="checkbox"/> NO			

CURRENT ASSETS

Please attach additional sheet(s) if more space is required for the Current Assets section.

DESCRIPTION OF ASSETS	OWNER NAME(S)	SUBJECT TO LIEN: YES/NO	VALUE
Total Assets from Addendum			
TOTAL ASSETS			

OUTSTANDING DEBTS

The following are all of the loans or debts you presently owe, including charge accounts, installment contracts, credit cards, rents, mortgages, alimony, child support, and separate maintenance payments you are obligated to make. **Please attach additional sheet(s) if more space is required for the Outstanding Debts section. Use the first column (Applicant Code) to indicate whether the debt is the responsibility of the Applicant (A), Co-Applicant (C), or Joint Applicants (J).**

APPLICANT CODE	NAME OF CREDITOR	ACCOUNT NUMBER	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENTS	Check Box if to be paid from proceeds
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
	Total Debts from Addendum					<input type="checkbox"/>
	TOTAL DEBTS					

(if joint application, read singular pronouns in the plural.) I warrant the truth of the information contained in this application and that all statements made in this application are made for the purpose of obtaining the loan applied for. I warrant that the financial obligation I disclosed in this application and in support of this application are complete and that I have no other outstanding financial obligations of any kind, including any guarantor or cosigner liability. Lender, its agents, successors, and assigns, will rely on the information contained in this application, and I have a continuing obligation to amend and supplement the information provided in this application if any of the material facts that I represented should change before closing. If I have left any spaces in this application blank, lender, its agents, successors, and assigns, may assume the information requested is adverse. I authorize lender, its agents, successors, assigns, and employees, to investigate and verify all information I provided to lender, its agents, successors, and assigns. I understand that it is my sole and exclusive responsibility to determine all the tax effects of the loan and acknowledge that lender, its agents, successors, and assigns, have not provided any tax advice to me. Lender, its agents, successors, and assigns, can give information about my loan to credit reporting agencies and others who may properly receive that information. If lender approves this application and lender, its agents, successors, and assigns, are required to report the amount of interest paid on the loan to the Internal Revenue Service, I understand that lender, its agents, successors, and assigns, will report using the Social Security Number (tax identification number) shown above. I understand that if the Social Security Number is incorrect, that I may be subject to Internal Revenue Service Penalties. I understand lender, its agents, successors, and assigns, will keep this application whether or not my credit request is approved. **Certification:** I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the lender, its agents, successors, assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation I made in this application or any other manner.

Signature of Applicant	Date	Signature of Co-Applicant	Date
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Miami Savings Bank

Borrower's Certification and Authorization Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Miami Savings Bank**. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.
3. I/We understand and agree that **Miami Savings Bank** reserves the right to change the mortgage loan review process to a full documentation program, if the current application is for partial documentation processing. This may include verifying the information provided on the application with the employer and/or financial institution.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from **Miami Savings Bank**. As part of the application process, **Miami Savings Bank** may verify information contained in my/our loan 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.
 2. I/We authorize you to provide to **Miami Savings Bank**, and to any investor to whom **Miami Savings Bank** may sell my mortgage, 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.
 3. **Miami Savings Bank** or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
 4. A copy of this authorization may be accepted as an original.
 5. I/We authorize **Miami Savings Bank** as part of the application process, to release a copy of any commitment/denial letter and/or loan approval/denial to the real estate firms, builders, or attorney/title companies involved in this transaction.
 6. I/We authorize **Miami Savings Bank** to release my application and underwriting documentation to a correspondent lender, American Mortgage and Select Mortgage to try to secure other financing options.
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