



4130 King Ave W, Billings, MT 59106
Phone: 406-294-6500 Fax: 406-294-6499

Home Equity Loan Application

We make home loan lending easy on YOU! Below is a checklist of the documents we will need to start the process of getting you into your new home and or refinancing your existing home. If you have any questions about what to bring, give us a call!!

When applying for your home equity loan:

- Copy of the last 2-years W2 forms
- Copy of the last 2-years Tax Returns
- Two (2) months of Bank statements (with other banks)
- Last 2 pay stubs (one month's worth)
- Copy of Drivers License and Social Security Card (if your are a new customer)
- Property Tax information
- Homeowners insurance information
- Borrower's Authorization and Certification

For Self Employed Borrowers:

- Tax Returns (Corporate) for the past two (2) years
- Current Profit and Loss statement (example: QuickBooks)
- Articles of Incorporation

Additional Information that may be required:

- Contact information for the Title Company to be used for closing
- Bankruptcy Discharge Papers
- Divorce decree papers
- Child Support Information
- Rental/Lease agreements
- Social Security Awards Letter
- VA Disability Letter
- Gift Letter with proof of funds availability from donor and copy of check
- Copy of Purchase Contract Agreement (copy of earnest money check)

Please feel free to call with any questions (406) 294-6500.

Beartooth Bank
NMLS#816446



HELOC CREDIT APPLICATION

Important Applicant Information: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Type of Credit Requested

IMPORTANT: Check (or X) the appropriate boxes below and complete the applicable sections.

- Secured
- Unsecured
- Individual Credit - relying solely on my income or assets
- Individual Credit - relying on my income or assets as well as income or assets from other sources
- Joint Credit - We intend to apply for joint credit. (Initials) _____

Amount Requested \$	For How Long months	Payment Date Desired	Want To Repay <input type="checkbox"/> Monthly <input type="checkbox"/> Other	PROCEEDS OF LOAN TO BE USED FOR:
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SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle) _____

BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS	
ADDRESS (Street, City, State & ZIP)				COUNTY	Do you <input type="checkbox"/> Own or <input type="checkbox"/> Rent?	HOW LONG
PREVIOUS ADDRESS (Street, City, State & ZIP)				COUNTY	Do you <input type="checkbox"/> Own or <input type="checkbox"/> Rent?	HOW LONG
EMPLOYER (Company Name & Address)					HOW LONG	
BUSINESS PHONE Ext.		POSITION OR TITLE		SALARY PER MONTH GROSS: \$ NET: \$		
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP		TELEPHONE NO. (Include Area Code)		

Allimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation
 Allimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding

SOURCES OF OTHER INCOME _____ AMOUNT PER MONTH \$ _____

Is any income listed in this Section likely to be reduced before the credit request is paid off?
 No Yes (Explain) _____

Have you previously received credit from us?
 No Yes - When? _____

SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

NAME (Last, First, Middle) _____

BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
RELATIONSHIP TO APPLICANT (if any)		ADDRESS (Street, City, State & ZIP)			HOW LONG
EMPLOYER (Company Name & Address)					HOW LONG
BUSINESS PHONE Ext.		POSITION OR TITLE		SALARY PER MONTH GROSS: \$ NET: \$	
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP		TELEPHONE NO. (Include Area Code)	

Allimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation
 Allimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding

SOURCES OF OTHER INCOME _____ AMOUNT PER MONTH \$ _____

Is any income listed in this Section likely to be reduced before the credit request is paid off?
 No Yes (Explain) _____

Have you previously received credit from us?
 No Yes - When? _____

SECTION C - MARITAL STATUS

APPLICANT Married Separated Unmarried (including single, divorced and widowed)

OTHER PARTY Married Separated Unmarried (including single, divorced and widowed)

SECTION D - ASSET & DEBT INFORMATION

If section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

ASSETS OWNED (Used separate sheet if necessary)			
DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER (s) (where)			\$
SAVINGS ACCOUNT NUMBER (s) (where)			\$
CERTIFICATE OF DEPOSIT (s) (where)			\$
MARKETABLE SECURITIES (issuer, type, no. of shares)			\$
REAL ESTATE (location, date acquired)			\$
LIFE INSURANCE (issuer, face value)			\$
AUTOMOBILES (year, make, model)			\$
OTHER (list)			\$
TOTAL ASSETS			\$

OUTSTANDING DEBTS (including charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary)					
CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER <input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage			(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)			\$	\$	\$
STUDENT LOANS			\$	\$	\$
HOME EQUITY LOAN / LINE OF CREDIT			\$	\$	\$
CREDIT CARD			\$	\$	\$
CREDIT CARD			\$	\$	\$
CREDIT CARD			\$	\$	\$
OTHER			\$	\$	\$
TOTAL DEBTS			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Child Support or Maintenance Payments? No Yes
 If yes, to (Name & Address) _____ Amt. per month \$ _____

Are you a co-maker, endorser or guarantor on any loan or contract? No Yes if yes, for whom? _____ To whom? _____
 Are there any unsatisfied judgments against you? No Yes if yes, to whom owed? _____ Amount \$ _____

Have you declared bankruptcy in the past 14 years? No Yes if yes, where? _____ Year? _____

Are you an active duty member of the US Armed Forces or a dependent of an active duty member? No Yes

SECTION E - SECURED CREDIT Complete only if is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION _____

NAMES & ADDRESSES OF ALL CO-OWNERS OF PROPERTY _____

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any) _____

INSURANCE INFORMATION FOR SECURED LOANS

Insurance Company: _____ Agent _____ Telephone: _____

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Purpose: You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures:

- Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from lender or any of its affiliates.
- Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgment: By signing this application, I Acknowledge that I have read, received and understand this Insurance Disclosure.

Appraisal Notice

If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. If you wish to have a copy, please write us at the following mailing address: **Beartooth Bank, 4130 King Avenue West, Billings, MT 59106.** We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application. Your written request must contain: Applicant's Name, Property Address, Application Date and mailing instructions for the copy.

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 April. While only one payment amount per year is shown, payments would have varied during each year. The tables 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.

Historical Examples				
Year	Index (%)	Margin* (%)	Annual Percentage Rate (%)	Minimum Monthly Payment (\$)
2004	4.000%	1.250%	5.250%	\$43.75
2005	5.750%	1.250%	7.000%	\$58.33
2006	7.750%	1.250%	9.000%	\$75.00
2007	8.250%	1.250%	9.500%	\$79.17
2008	5.000%	1.250%	6.250%	\$52.08
2009	3.250%	1.250%	4.500%	\$37.50
2010	3.250%	1.250%	4.500%	\$37.50
2011	3.250%	1.250%	4.500%	\$37.50
2012	3.250%	1.250%	4.500%	\$37.50
2013	3.250%	1.250%	4.500%	\$37.50
2014	3.250%	1.250%	4.750%	\$39.58
2015	3.500%	1.250%	4.750%	\$39.58
2016	3.750%	1.250%	5.250%	\$43.75
2017	4.000%	1.250%	5.250%	\$43.75
2018	4.750%	1.250%	6.000%	\$50.00

(P)

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

(P) At the end of this year a balloon payment of \$10,000.00 would occur. You would be required to pay the entire balance in one payment.

HOME EQUITY LINES OF CREDIT AND CHARM (ADJUSTIBLE RATE MORTGAGES) BOOKLETS

Acknowledgment: By signing this application, I Acknowledge that I have received a copy of the Home Equity Lines of Credit and Charm (Adjustable Rate Mortgages) Booklets. I understand the product I am receiving and the intended risk of an Adjustable Rate Mortgage.

CREDIT DENIAL NOTICE

If your application for credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact:

Beartooth Bank
 4130 King Avenue West
 Billings, MT 59106
 (406) 294-6500

within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice that follows describes additional protections extended to you.

EQUAL CREDIT OPPORTUNITY NOTICE

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 (providing the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives 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 law concerning this creditor is:

FDIC Consumer Response Center
 1100 Walnut St, Box #11
 Kansas City, MO 64106
 Toll-free: (877) 275-3342

ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person whom may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the lender, its servicers, successors or assigns may retain the original and/or an electric record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of the application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement: Each of the undersigned hereby acknowledges that any owner of the Loan, its services, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

SIGNATURES:

I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit, employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.

Applicant's Signature

Date

Other Signature (Where Applicable)

Date

FOR CREDITOR USE ONLY

Date Received: _____

Lender: _____

NMLS #: _____

Existing Beartooth customer?: Yes No

If no, gather information to complete.

If a new customer:

Applicant's Driver's License #: _____

Expiration Date: _____

Co-Applicant's Driver's License #: _____

Expiration Date: _____

Co-Applicant's Driver's License #: _____

Expiration Date: _____

Complete if used for a purchase transaction.

Borrower's Signature

X

X

X. INFORMATION 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 not discriminate either on the basis of this information, or 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 and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American	
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)		Name and Address of Interviewer's Employer Beartooth Bank 4130 King Avenue West Billings, MT 59106 (P) 406-294-6500 (F) 406-294-6499
	Interviewer's Signature _____ Date _____		
	Interviewer's Phone Number (Incl. area code) _____		

HOME EQUITY APPLICATION DISCLOSURE

Borrower:

Lender: Beartooth Bank
4130 King Avenue West
Billings, MT 59106

IMPORTANT TERMS OF OUR HOME EQUITY APPLICATION DISCLOSURE

This disclosure contains important information about our HELOC (the "Plan" or the "Credit Line"). You should read it carefully and keep a copy for your records.

AVAILABILITY OF TERMS. All of the terms of the Plan described herein are subject to change. If any of 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 security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

POSSIBLE ACTIONS. Under this Plan, we have the following rights:

Termination and Acceleration. We can terminate the Plan and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if any of the following happens:

- You commit fraud or make a material misrepresentation at any time in connection with the Plan. This can include, for example, a false statement about your income, assets, liabilities, or any other aspect of your financial condition.
- You do not meet the repayment terms of the Plan.
- Your action or inaction adversely affects the collateral for the Plan or our rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without our permission, foreclosure by the holder of another lien or the use of funds or the dwelling for prohibited purposes.

Suspension or Reduction. In addition to any other rights we may have, we can suspend additional extensions of credit or reduce your credit limit during any period in which any of the following are in effect:

- The value of your dwelling declines significantly below the dwelling's appraised value for purposes of the Plan. This includes, for example, a decline such that the initial difference between the credit limit and the available equity is reduced by fifty percent and may include a smaller decline depending on the individual circumstances.
- We reasonably believe that you will be unable to fulfill your payment obligations under the Plan due to a material change in your financial circumstances.
- You are in default under any material obligation of the Plan. We consider all of your obligations to be material. Categories of material obligations include, but are not limited to, the events described above under Termination and Acceleration, obligations to pay fees and charges, obligations and limitations on the receipt of credit advances, obligations concerning maintenance or use of the dwelling or proceeds, obligations to pay and perform the terms of any other deed of trust, mortgage or lease of the dwelling, obligations to notify us and to provide documents or information to us (such as updated financial information), obligations to comply with applicable laws (such as zoning restrictions).
- We are precluded by government action from imposing the annual percentage rate provided for under the Plan.
- The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit limit.
- We have been notified by governmental authority that continued advances may constitute an unsafe and unsound business practice.
- The maximum annual percentage rate under the Plan is reached.

Change in Terms. We may make changes to the terms of the Plan if you agree to the change in writing at that time, if the change will unequivocally benefit you throughout the remainder of the Plan, or if the change is insignificant (such as changes relating to our data processing systems).

Fees and Charges. In order to open and maintain an account, you must pay certain fees and charges.

Lender Fees. The following fees must be paid to us:

Description	Amount	When Charged
Flood Certification:	\$10 to \$30	At Account Opening

Late Charge. Your payment will be late if it is not received by us within 10 days after the "Payment Due Date" shown on your periodic statement. If your payment is late we may charge you 5.000% of the unpaid amount of the payment or \$15.00, whichever is greater.

Third Party Fees. You must pay certain fees to third parties such as appraisers, credit reporting firms, and government agencies.

These third party fees generally total between \$303.00 and \$2,483.00. We estimate the breakdown of these as follows:

Description	Amount	When Charged
Credit Report:	\$7 to \$28	At Account Opening
Lenders Title Insurance:	\$100 to \$1250	At Account Opening
Appraisal Fee:	\$0 to \$1000	At Account Opening
Recording Fees:	\$129 to \$175	At Account Opening

PROPERTY INSURANCE. You must carry insurance on the property that secures the Plan.

MINIMUM PAYMENT REQUIREMENTS. You can obtain advances of credit during the following period: Five years (5) (the "Draw Period"). After the Draw Period ends, the repayment period will begin. You will no longer be able to obtain credit advances. The length of the repayment period is as follows: Balloon payment of all outstanding principal and interest due at Maturity. Your minimum payments will not repay the principal that is outstanding on your line. You will be required to pay the entire outstanding balance in a single payment. You further agree that we may renew or extend your Credit Line Account. Your Regular Payment will equal the amount of your accrued FINANCE CHARGES. Your payments will be due monthly. Your First Payment Stream will last for the first 59 months. Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. An increase in the ANNUAL PERCENTAGE RATE may increase the amount of your Regular Payment.

MINIMUM PAYMENT EXAMPLE. If you made only the minimum payment and took no other credit advances, it would take 4 years and 11 months to pay off a credit advance of \$10,000.00 at an ANNUAL PERCENTAGE RATE of 6.000%. During that period, you would make 58 monthly payments ranging from \$46.03 to \$50.96 and one final payment of \$10,049.32.

TRANSACTION REQUIREMENTS. The following transaction limitations will apply to the use of your Credit Line:

Overdraft, In Person Request and Request By Mail Limitations. The following transaction limitations will apply to your Credit Line and writing a check in excess of your checking account balance, requesting an advance in person and requesting an advance by mail.

Minimum Advance Amount. The minimum amount of any credit advance that can be made on your Credit Line is \$100.00.

TAX DEDUCTIBILITY. You should consult a tax advisor regarding the deductibility of interest and charges for the Plan.

VARIABLE RATE FEATURE. The Plan has a variable rate feature. The ANNUAL PERCENTAGE RATE (corresponding to the periodic rate), and the minimum payment amount can change as a result. The ANNUAL PERCENTAGE RATE does not include costs other than interest.

THE INDEX. The annual percentage rate is based on the value of an index (referred to in this disclosure as the "Index"). The index is the Prime Rate as published in the Wall Street Journal. Information about the Index is available or published at least weekly in the Wall Street Journal's Money Rate Table. We will use the most recent Index value available to us as of the date of any annual percentage rate adjustment. If the Index is no longer available, we will choose a new index and margin. The new Index will have an historical movement substantially similar to the original Index, and the new index and margin will result in an annual percentage rate that is substantially similar to the rate in effect at the time the original Index becomes unavailable.

**HOME EQUITY APPLICATION DISCLOSURE
(Continued)**

ANNUAL PERCENTAGE RATE. To determine the Periodic Rate that will apply to your account, we add a margin to the value of the Index, then divide the value by 365 days. To obtain the ANNUAL PERCENTAGE RATE we multiply the Periodic Rate by the number of days in a year (366 during leap years). This result is the ANNUAL PERCENTAGE RATE. A change in the index rate generally will result in a change in the ANNUAL PERCENTAGE RATE. However, if the Index rate change since the previous adjustment is less than 0.250%, the ANNUAL PERCENTAGE RATE will not change. The amount that your ANNUAL PERCENTAGE RATE may change also may be affected by the lifetime annual percentage rate limits, as discussed below.

Please ask us for the current Index value, margin and annual percentage rate. After you open a credit line, rate information will be provided on periodic statements that we send you.

FREQUENCY OF ANNUAL PERCENTAGE RATE ADJUSTMENTS. Your ANNUAL PERCENTAGE RATE can change Daily. There is no limit on the amount by which the annual percentage rate can change during any one year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 18.000% per annum or, go below 5.000% per annum at any time during the term of the Plan.

MAXIMUM RATE AND PAYMENT EXAMPLE. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 18.000% would be \$152.88. This ANNUAL PERCENTAGE RATE could be reached immediately or prior to the 1st payment.

PREPAYMENT. You may prepay all or any amount owing under the Plan at any time without penalty.

HISTORICAL EXAMPLE. The example below 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 from 2004 to 2018. The Index values are from the following reference period: as of the last business day in January. While only one payment per year is shown, payments may have varied during each year. Different outstanding principal balances could result in different payment amounts.

The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during the year. It does not necessarily indicate how the Index or your payments would change in the future.

INDEX TABLE

Year (as of the last business day in January.)	Index (Percent)	Margin (1) (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
2004.....	4.000	1.250	5.250	44.59
2005.....	5.250	1.250	6.500	55.21
2006.....	7.500	1.250	8.750	74.32
2007.....	8.250	1.250	9.500	80.68
2008.....	6.000	1.250	7.250	61.58
2009.....	3.250	1.250	5.000 (8)	
2010.....	3.250	1.250	5.000 (8)	
2011.....	3.250	1.250	5.000 (8)	
2012.....	3.250	1.250	5.000 (8)	
2013.....	3.250	1.250	5.000 (8)	
2014.....	3.250	1.250	5.000 (8)	
2015.....	3.250	1.250	5.000 (8)	
2016.....	3.500	1.250	5.000 (8)	
2017.....	3.750	1.250	5.000	
2018.....	4.000	1.250	5.250	
	4.750	1.250	6.000	

(1) This is a margin we have used recently; your margin may be different.
(8) This A.P.R. reflects a 5.000 percent floor.

BORROWER ACKNOWLEDGMENT

The Borrower, after having read the contents of the above disclosure, acknowledges receipt of this Disclosure Statement and further acknowledges that this Disclosure was completed in full prior to its receipt. The Borrower also acknowledges receipt of the handbook entitled "What you should know about Home Equity Lines of Credit".

BORROWER:

X _____
Borrower Date

X _____
Borrower Date



4130 King Ave W. Billings, MT 59106
Phone: 406-294-6300 Fax: 406-294-6499

Borrower's Certification and Authorization Certification:

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Beartooth Bank. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount, source of down payment, employment, income information, and the assets/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 understand and agree that Beartooth Bank reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. 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.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Beartooth Bank. As part of the application process, Beartooth Bank and the mortgage guaranty insurer (if any), 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 qualify control program.
2. I/We authorize you to provide to Beartooth Bank and to any investor to whom Beartooth Bank may sell my mortgage, any and all information and documentation that may be requested. Such information includes, but is not limited to, credit history; and copies of income tax returns.
3. Beartooth 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.

Borrower Signature

Co-Borrower Signature

SSN

Date

SSN

Date