

HOME TRUST EQUITY LINE VISA

GUARANTEE

TO: Home Trust Company

RE: Cardholder: _____ Account Number: _____
Equity Line VISA Account

Mortgage on: _____
Property

In return for Home Trust Company establishing and maintaining an Equity Line VISA Account for the Cardholder, I agree with Home Trust Company, as principal debtor and not as surety, to pay to Home Trust Company all amounts charged to the Equity Line VISA Account including purchases, cash advances, interest, service fees and other charges when due as provided in the VISA Cardholder Agreement. My guarantee extends to all liabilities incurred in connection with the Equity Line VISA Card and all amendments, additions, replacements and substitutions for the Equity Line VISA Account, the Card and the Agreement.

I will be liable to Home Trust Company for all debt charged to the Equity Line VISA Account no matter how it is incurred and even though Home Trust Company sends the VISA Cardholder Agreement and changes to that agreement and the account statements to the Cardholder.

Home Trust Company may at any time and from time to time without notice to me or my consent give extensions of time for payment, deal with any collateral or other security held for the account, give releases or discharges, vary, increase or decrease the interest rate, the payment terms and the authorized credit limits and generally deal with all matters affecting the Equity Line VISA Cardholder account and the obligations of the Cardholder without in any way affecting my obligations on this guarantee.

I agree I am jointly and severally liable with the Cardholder and any additional cardholders and guarantors for payment of all such indebtedness and compliance with all the terms of the VISA Cardholder Agreement governing the account.

Home Trust Company may require payment from me as Guarantor and enforce the mortgage or other security it has from me before it attempts to obtain payment from the Cardholder. All obligations of me as Guarantor shall also be those of my successors or personal representatives, and will not be altered by the bankruptcy of the Cardholder or any other person liable for all or any part of the debt or by the loss for any reason of all or any security held for the account.

Consent: As Guarantor, you may have separate disclosure documents and card account statements mailed or otherwise delivered to the address you designate. This includes the initial disclosure statement, each account statement and any notice of change in rate or other matter as well as renewal offers and notices (together called "Statements" in this consent form). You and the Cardholder(s) will each receive in separate envelopes a copy of all Statements unless you consent to Home Trust Company sending only one copy.

To consent to receive only one copy of Statements, please initial the box below:

_____ **Initial I consent to one copy of Statements being sent to the Cardholder's address.**

You may by notice to us at any time alter this consent to thereafter also have Statements sent to you at the address you designate. You may contact us for further information regarding this matter at 1-877-903-2133.

Dated this _____ day of _____, 2_____.

Witness:

Signature

Signature

Print Name

Print Name