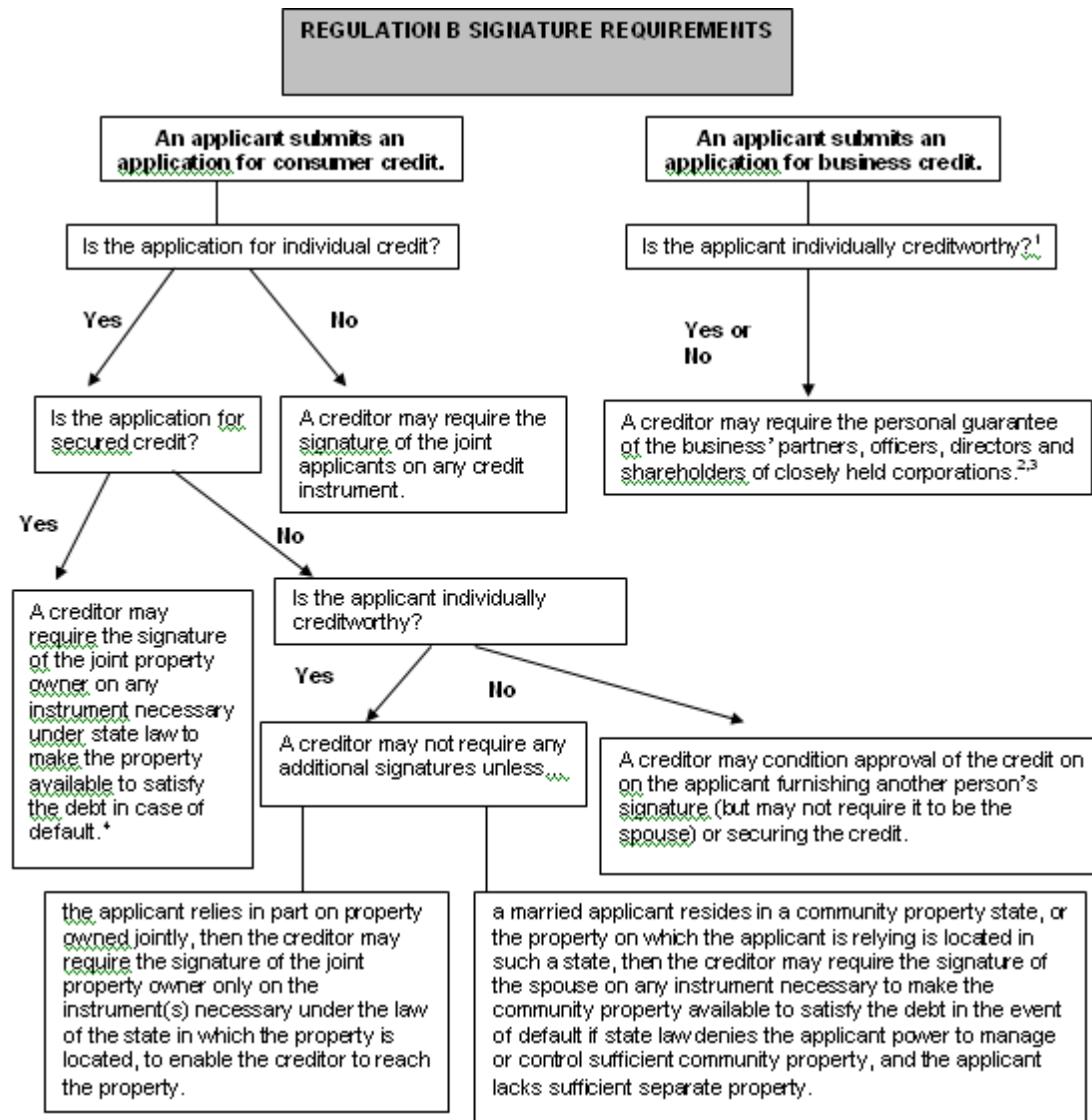


REGULATION B SIGNATURE REQUIREMENTS CHART

Source: FDIC FIL-6-2004: Guidance on Regulation B



1. If the applicant lacks sufficient separate property, a creditor must value applicant's interest in jointly owned property.
2. The requirement for the guarantee must be based on the guarantor's relationship with the business. A creditor must evaluate the financial circumstances of the partners, etc. before determining if the joint property owner's signature would be required.
3. Follow the chart regarding individual unsecured or secured credit.
4. For example, an instrument to create a valid lien, pass clear title, waive inchoate rights or assign earnings. A creditor may require both property owners to sign the credit and security agreements, if required under state law.