

Providing the following information will expedite the process of your mortgage loan application:

Copies of Driver's License or ID and Social Security Card for all applicants.

Employment pay stubs for the last 30 days reflecting year-to-date totals.

Previous two years Tax Returns including W-2's, 1099, etc.

Obligation to pay child support/alimony,copy of divorce decree or ot her agreement (if applicable).

Copy of Bank Statements, IRA, Keogh,401K, or Profit Sharing account statements of funds needed for closing.

Copy of Sales Contract (if available or applicable)

Legal Description of Property (i.e.Copy of Deed of Trust, Tax Receipts, or Survey).

Copy of current Survey.

For Refinances: Name of Mortgage Lender wit h loan account number and phone number for LoanServicing Department.

Name and phone number of Insurance Agent of your choice or a copy of your current Homeowners Insurancepolicy.

In additions to the above listed items, the following will also be needed for construction/ home improvement loans:

Contractor's names, address and phone number.

Building plans and specifications.

A list of any subcontractors and suppliers.

Please be advised that your contractor is required to be registered with the TexasResident ial Construction Commission for any type of construction project over \$10,000.00

www.txnationalbank.com

Member FDIC

Right to Receive a Copy of Appraisal Report

Creditor	Applicant	Date
TEXASNATIONAL BANK(11		Application or l oan Nu m be r
Property Address: TX		
	"You" means Applicant; and nwe" m	eans Creditor.
Right to Receive Copy	<i>y</i>	
We may order an appraisal to oppy of any appraisal, even if	determine the property's value and charge yo your loan does not close.	ou for this appraisal. We will promptly give you a
ou can pay for an additional a	appraisal for your own use at your own co_st.	
Acknowledgment		
y signing below, you acknow	owledge that you have received this Disclo	sure.
applicant		
	 Date	Date
	Date	Date
	Date	Date

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below): Borrower Co-Borrower I. TYPE OF MORTGAGE AND TERMS OF LOAN ☐ VA Conventional Other (explain): Lender Case Number Mortgage Applied for: Agency Case Number USDA/Rural Housing Service ☐ FHA Interest Rate Amortization Type: Other (explain): Fixed Rate Amount No. of Months ARM (type) GPM II. PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, & ZIP) No. of Unit Legal Description of Subject Property (attach description if necessary) Year Built Property will be: Other (explain): Purchase Construction Purpose of Loan Primary Residence Secondary Residence Refinance Construction-Perm Investment Complete this line if construction or construction-permanent loan. (a) Present Value of Lot (b) Cost of Improvements Total (a + b) Complete this line if this is a refinance loan. to be made Original Cost Amount Existing Liens Purpose of Refinance Year Acquired Describe Improvements Cost: \$ Title will be held in what Name(s) Manner in which Title will be held Estate will be held in: Fee Simple Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Leasehold (show expiration date) III BORROWER INFORMATION Borrower Co-Borrower Borrower's Name (include Jr. or Sr. if applicable) Social Security Number DOB (MM/DD/YYYY) Yrs. School Social Security Number DOB (MM/DD/YYYY) Yrs. School Home Phone (incl. area code) Home Phone (incl. area code) Married Married Dependents (not listed by Co-Borrower) Dependents (not listed by Borrower) single, divorced, wide single, divorced, wido ☐ Separated ☐ Separated Rent Rent ent Address (street, city, state, ZIP) Own
 No. Yrs ent Address (street, city, state, ZIP) Mailing Address, if different from Present Address Mailing Address, if different from Present Address If residing at present address for less than two years, complete the following Former Address (street, city, state, ZIP) Own Rent Rent IV. E WPLOYMENT INFORMATION Borrower Co-Borrower Yrs. on this job & Address of Employe Yrs. on this job Yrs. employed in this line of work/profession Yrs. employed in this line of work/profession Position/Title/Type of Business Position/Title/Type of Business Business Phone (incl. area code) Business Phone (incl. area code) If employed in current position for less than two years or if currently employed in more than one position, complete the following: Self Employed Self Employed Name & Address of Employer Dates (from - to) Name & Address of Employer Dates (from - to) Monthly Income Monthly Income Position/Title/Type of Business Position/Title/Type of Business Business Phone (incl. area code) Business Phone (incl. area code) Self Employed Self Employed Name & Address of Employer Dates (from - to) Name & Address of Employer Dates (from - to) Monthly Income Monthly Income Position/Title/Type of Business Position/Title/Type of Business

	V. MONT	THLY INCOME AN	ID COMBINED	HOUSING EXPENSE	INFORMATION	
Gross				Combined Monthly		
Monthly Income	Borrower	Co-Borrower	Total	Housing Expense	Present	Proposed
Base Empl. Income* \$		\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
onuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
let Rental Income				Mortgage Insurance		
Other (before completing, ee the notice in "describe				Homeowner Assn. Dues		
ther income," below)				Other:		
otal \$ Self Employed Borrower(s) ma		\$	\$	Total	\$	\$
		dules may be completed joint		LIABILITIES married Co-Borrowers if their assets to required. If the Co-Borrower sec		
is Statement and supporting sc ASSETS	hedules must be co	Cash or Market Value	Liabilities and Pledg	ed Assets. List the creditor's name,	address and account number for	
Description					estate loans alimony child suni	nort stock pledaes etc l
Cash deposit toward		\$		if necessary. Indicate by (*) those lia the subject property.	estate loans, alimony, child suppabilities, which will be satisfied upo	
Cash deposit toward		\$	continuation sheet, i upon refinancing of t			
Cash deposit toward		\$	continuation sheet, i upon refinancing of t	if necessary. Indicate by (*) those lia the subject property.	abilities, which will be satisfied upo	on sale of real estate owned
Cash deposit toward burchase held by:	ngs accounts		continuation sheet, upon refinancing of	if necessary. Indicate by (*) those lia the subject property.	Months Left to Pay	Unpaid Balance
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Page 2 of 5

Total Monthly Payments

Alimony/Child Support/Separate Maintenance Payments Owed to:

Job-Related Expense (child care, union dues, etc.)

Acct. no.

Acct. no.

Acct. no.

Net Worth (a minus b)

Name and address of Company

Name and address of Company

\$ Payment/Months

\$ Payment/Months

Total Liabilities b.

Fannie Mae Form 1003 6/09

\$

\$

Acct. no.

Stocks & Bonds (Company name/number description)

Life insurance net cash value

Subtotal Liquid Assets

Real estate owned (enter market value from schedule of real estate owned)

Vested interest in retirement fund

Net worth of business(es) owned (attach financial statement)

Automobiles owned (make and year)

Other Assets (itemize)

Freddie Mac Form 65 6/09

Face amount: \$

\$

\$

\$

\$

\$

\$

\$

\$

\$

Total Assets a.

		V	LASSET	SANDL	IABILI	TIES (cont.)				
Schedule of Real Estate Owned (If addition	onal properties					nie (cona)		N	· ····	***************************************
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)		ţ	Type of Property	Prese Market V		Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
								•		
				\$		\$	\$	\$	\$	\$
			T-4-1-					•		
List any additional names under which credit has previously been re-			Totals eived and indic	\$ ate appropriat	e creditor i	\$ name(s) and account r	\$ number(s):	\$	\$	\$
Alternate Name				reditor Name				Acco	ount Number	
VII. DETAILS OF TRA	ANSACTI	ON				VIII.	DECLIA A	TIONS		
a. Purchase price	\$			If you ans	wer "Yes"	to any questions a th	rough i,		Borrow	ver Co-Borrower
b. Alterations, improvements, repairs				pieaseuse	Continuat	ion sheet for explana	uon.		Yes No	Yes No
c. Land (if acquired separately)				a. Are ther	e any outst	anding judgments again	st you?			
d. Refinance (incl. debts to be paid off) e. Estimated prepaid items				•		clared bankrupt within		P		片片片
f. Estimated closing costs				c. Have yo thereof	in the last 7	erty foreclosed upon or years?	given title or deed i	ı lieu		
g. PMI, MIP, Funding Fee				d. Are you	a party to	a lawsuit?				片片片
h. Discount (if Borrower will pay)						or indirectly been obligater of title in lieu of forec	•		Ш	
i. Total costs (add items a through h)						e such loans as home i s, educational loans, m				
j. Subordinate financing				any mo	ortgage, fir	nancial obligation, bor cluding date, name an ny, and reasons for the	nd, or loan guara	ntee. If "Yes."		
k. Borrower's closing costs paid by Seller						ny, and reasons for the delinquent or in default o				
I. Other Credits (explain)				loan, mortgage, financial obligation If "Yes," give details as described						
					•	o pay alimony, child su	•			
m. Loan amount (exclude PMI, MIP,				h. Is any p	art of the o	down payment borrowe	d?			
Funding Fee financed)				i. Are you	a co-make	r or endorser on a note?	•		Ш	ᄓᅵᄓᄓ
n. PMI, MIP, Funding Fee financed										_
o. Loan amount (add m & n)					a U.S. citiz					
				k. Are you a permanent resident alien? I. Do you intend to occupy the property as your primary textence?						片片片
				If "Yes"	, complete	question m below.				
p. Cash from/to Borrower (subtract j,k,l & o from i)				•		ownership interest in a		•		
,				(1) What type of property did you own principal residence (PR), second home (SH), or investment property (IP)?						-
				(2) How d with yo	id you hold our spouse	title to the home by (SP), or jointly with and	yourself (S), jointly other person (O)?			_
		(ACKNOW	LEG ME	ΝΤ ΔΝ	ID AGREEMEI	NT.			
Each of the undersigned specifically represents to Le								ccessors and ass	igns and agrees a	nd acknowledges
that: (1) the information provided in this application may result in civil liability, including i criminal penalties including, but not limited to, fine or "Loan") will be secured by a mortgage or deed of this application, are made for the purpose of obtainin retain the original and/or an electronic record of this rety on the information contained in the application, a should change prior to closing of the Loan; (8) in the medies that it may have relating to such delinquen account may be transferred with such notice as mare express or implied, to me regarding the property of the terms are defined in applicable federal and/or state enforceable and valid as if a paper version of this applicable federal and/or state on the control of	monetary dama imprisonment of ust on the proper grant application, whand I am obligate event that mey, report my not be required by the condition or laws (excluding dication were deacknowledges)	ages, or boo erty denote the mortgated to a more them on the mame of the more that a more than a more	to any person when the pro- escribed in this age loan; (5) to or not the Loal or amend and/or ayments on the and account information; (10) neither of the property io and video red containing myany owner of the	who may sufficiency wisions of Title application; the property will in is approved; r supplement Loan become formation to on Lender nor its r; and (11) my cordings), or nr original writter to Loan, its serversions of the cordinal writter to	er any loss 18, United 13) the prop 1 be occupi (7) the Let the informa delinquent e or more agents, bro transmissic n signature. icers, succ	due to reliance upon a States Code, Sec. 10 perty will not be used fi led as indicated in this ender and its agents, b tion provided in this a , the Lender, its service consumer reporting age skers, insurers, servicer on of this application a transmission of this a essors and assigns, m	any misrepresentat of, et seq. (2) th or any illegal or pro application; (6) th rokers, insurers, se pplication if any of ears, successors or ncies; (9) ownersi s, successors or is an "electronic re pplication containin ay verify or reverify	on that I have re loan requested hibited purpose o e Lender, its sen rvicers, success the material fact assigns may, nip of the Loan adactord" containing g a facsimile of read any information	made on this appl in pursuant to this or use; (4) all st irciers, successors ors, and assigns r s that I have rep in addition to an and/or administrat e any representary "electronic sig my signature, sha contained in this	ication, and/or ir s application (the atements made ir or assigns may may continuously oresented hereir y other rights and iton of the Loar ion or warranty nature" as those II be as effective
Borrower's Signature			Date	<u> </u>	Co Parri	ower's Signature			Date	
Softwer's Signature			Date			ower's Signature			Date	*
^					X					
Y I	NEORMA	ΔTΙ	N FOR (OVERN	MENT	MONITORING	DURPOSE	: c		
To be Completed by Loan Originator			~	200 V.C.18113		moni onne				
Borrower information was provided:						ower information was p	rovided:			
In a face-to-face interview In a telephone interview						ace-to-face interview elephone interview				
By the applicant and submitted by fax or mail					By th	e applicant and submit	•			
By the applicant and submitted via e-mail or the	e internet				By th	e applicant and submit		e internet		-
Loan Originator's Signature						Dat				
Loan Originator's Name (print or type)	L	Loan	Originator Identif	fier		Loar	Originator's Phone	Number (including	ng area code)	
Loan Originator Company's Name	L	Loan	Origination Com	pany Identifier	-	Loar	Origination Compa	any's Address		-
						1				

The purpose of collecting this information is to help ensure that all borrowers are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask borrowers for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Co-Borrower:

Borrower:

Ethnicity: Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:	Ethnicity: Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
☐ Not Hispanic or Latino☐ I do not wish to provide this information	☐ Not Hispanic or Latino☐ I do not wish to provide this information
Race: Check one or more American Indian or Alaskan Native - Print name of enrolled or principal here:	Race: Check one or more ☐ American Indian or Alaskan Native - Print name of enrolled or principal here:
Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - Print race, for example, Hmong, Laottan, Thai, Pakistani, Cambodian, and so on:	Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian - Print race, for example, Hmong, Laottan, Thai, Pakistani, Cambodian, and so on:
□ Black or African American □ Native Hawaiian or Other Pacific Islander □ Native Hawaiian □ Guamanian or Chamorro □ Samoan □ Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:	☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:
☐ White ☐ I do not wish to provide this information	☐ White ☐ I do not wish to provide this information
Sex: Female Male I do not wish to provide this information	Sex: Female Male I do not wish to provide this information
To Be Completed by Financial Institution (for an application taken in person)	:
Was the ethnicity of the borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No	Was the ethnicity of the co-borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No
Was the race of the borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No	Was the race of the co-borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No	Was the sex of the co-Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No

this continuation sheet if you	Borrower:	Agency Case Number:
his continuation sheet if you more space to complete the lential Loan Application: B for Borrower or C for	Co-Borrower:	Lender Case Number:
rrower.		

X X

Co-Borrower's Signature:

Date

Date

Borrower's Signature:

Introduction

Certain laws require Texas National Bank (hereinafter may be described as, "The Bank", "us", "we" or, "our") to provide notices and disclosures to you in writing. This E-Sign Agreement allows Texas National Bank to be able to deliver these notices to you electronically with your affirmative consent. The provisions of this agreement are listed below. Should you be concerned, confused or otherwise not informed of the requirements, we urge you not to consent to this agreement as this is your right. Consenting to electronic delivery of disclosures and/or notices will not change the status of any loan request or deposit agreement as this is not mandatory requirement of establishing an account with us. Texas National Bank does not charge a fee for electronic delivery of documents, but may at any time. You will be notified at least 30 days prior to any change that may occur.

Scope

This Agreement may apply to some but not all disclosures, notices, statements, receipts and terms and conditions related directly to your checking account, savings account, loan(s), or applications for loan(s), or another type of account you may have with us. If the account you have applied for, or already have with Texas National is an account with more than one party, we will accept your consent as long as at least one account owner has consented to the electronic delivery. A "Convenience Signer" or "Signer" of a deposit account will not be permitted to change consent preferences.

If you have more than one account or loan with us and you wish to affirmatively consent to electronic delivery for more than one account or loan, we will require a consent agreement for each account or loan.

Upon affirmative consent, this agreement will remain effective until you have expressly communicated to have your consent withdrawn. See "Withdrawing Your Consent" paragraph below. Once consent is withdrawn, electronic delivery of any of the listed items above will cease and we will provide a physical copy of above mentioned documents to you either by mail or hand delivery.

Paper Copies

Additional paper copies will not be provided to you after you have consented to this agreement unless you specifically request them. Texas National Bank does not charge a fee for physical copies (mail or hand delivery) of documents, but may at any time. You will be notified at least 30 days prior to any change that may occur.

Hardware & Software

In order to receive and view the content provided electronically you will need a minimum of the following:

- A primary e-mail address capable of sending and receiving e-mails.
- A Personal Computer or device capable of accessing the Internet and sufficient storage space necessary to save any content delivered.

Electronic Disclosure Agreement

- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a web browser version of either Microsoft[®] Internet Explorer version 8.0 or greater and your system or device must have 128-bit SSL encryption software.
- You must have software which permits you to access PDF files, from software, such as Adobe[®]
 Acrobat Reader[®] version 8.0 and above (available for downloading at
 http://www.adobe.com/products/acrobat/readstep2.html).
- You may need software which permits you to access the most current version of Microsoft Word and/or Microsoft Excel.

Withdrawing Your Consent

If you need to withdraw your consent, you may contact any of your local branches by writing to us at the addresses provided:

Jacksonville (Main Branch) P.O. Box 710, Jacksonville, TX 75766

Rusk: P.O. Box 317, Rusk, TX 75785

Marshall: P.O. Box 999, Marshall, TX 75671

Bullard: P.O. 977, Bullard, TX 75757

Longview: P.O. Box 6630, Longview, TX 75608 **Tyler**: 2133 W. Grande Blvd., Tyler, TX 75703

When withdrawing your consent, you must include your Name and the account number that will be affected. Once affirmative withdrawal has taken place, the Bank would not consider your banking relationship to be terminated and you will notice the change on your next statement.

Updating Your Information

It will be your responsibility to notify Texas National Bank if there has been a change to your information (such as your primary e-mail address, etc.). Notification must be received at any of the addresses listed above. Please specify the information that will be changing and include your name, account number affected, and your prior information with the notice.

Name of Applicant or Borrower		Name of Co-Applicant or Co-	Borrower
Signature	Date	Signature	Date
E-Mail Address		E-Mail Address	