



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 other 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 with loan account number and phone number for Loan Servicing Department.
- ❖ Name and phone number of Insurance Agent of your choice or a copy of your current Homeowner's Insurance policy.

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 Texas Residential Construction Commission for any type of construction project over \$10,000.00



TEXAS MORTGAGE FRAUD NOTICE

Borrower Name(s):

Lender:
TEXAS NATIONAL BANK

Date:

Property Address:

Warning: Intentionally or knowingly making a materially false or misleading written statement to obtain property or credit, including a mortgage loan, is a violation of Section 32.32, Texas Penal Code, and, depending on the amount of the loan or value of the property, is punishable by imprisonment for a term of 2 years to 99 years and a fine not to exceed \$10,000.

I/we, the undersigned home loan applicant(s), represent that I/we have received, read, and understand this notice of penalties for making a materially false or misleading written statement to obtain a home loan.

I/we represent that all statements and representations contained in my/our written home loan application, including statements or representations regarding my/our identity, employment, annual income, and intent to occupy the residential real property secured by the home loan, are true and correct as of the date of loan closing.

I/We have read and understand this disclosure and acknowledge receipt by signing below.

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Right to Receive a Copy of Appraisal Report

Creditor

Applicant

Date

TEXAS NATIONAL BANK (1)

Application or Loan Number

Property Address: TX

"You" means Applicant; and "We" means Creditor.

Right to Receive Copy

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

Acknowledgment

By signing below, you acknowledge that you have received this *Disclosure*.

Applicant

Date

Date

Date

Date

Refer to the attached *Signature Addendum* for additional parties and signatures.

SERVICING DISCLOSURE STATEMENT

Lender
TEXAS NATIONAL BANK

Borrower

Date

Loan Number

Property Address

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

- We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

By signing below, I/we acknowledge receiving a copy of this disclosure.

Applicant Date

Applicant Date

Applicant Date

Applicant Date

Uniform Residential Loan Application

Lender:

Instructions for completing

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.

YOU CAN USE THIS INSTRUCTION SHEET TO HELP YOU COMPLETE THE ATTACHED APPLICATION. ONCE YOU HAVE COMPLETED THE APPLICATION, SIMPLY RETURN IT TO YOUR LENDER AT THE ADDRESS LISTED ABOVE.

****Joint Credit Acknowledgement:** Please sign here to acknowledge that you intend to apply for joint credit.

I. TYPE OF MORTGAGE AND TERMS OF LOAN Please leave blank until you have reviewed this with your loan representative.

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

- A. **SUBJECT PROPERTY ADDRESS** - Enter the property street address, city, state, and zip code.
- B. **NUMBER OF UNITS** - Enter the number of units for this property (e.g., 1 = single family house, condominium or townhouse; 2 = duplex).
- C. **LEGAL DESCRIPTION OF SUBJECT PROPERTY** - Enter the legal description (lot, block and subdivision; metes and bounds; or registered land survey). Include the county, if known.
- D. **YEAR BUILT** - Enter the month and year the improvement to the real estate was built.
- E. **PURPOSE OF LOAN** - Check the box next to your purpose for obtaining the loan.
- F. **PROPERTY WILL BE** - Check the appropriate box as to whether the real estate being financed will be your primary residence, secondary residence or investment property.

Complete items G through L if this loan involves Construction or Construction-Permanent financing.

- G. **YEAR LOT ACQUIRED** - Enter month and year you acquired the lot.
- H. **ORIGINAL COST** - Enter the original cost of the lot.
- I. **AMOUNT EXISTING LIENS** - Enter the amount of existing money owed on the lot, if any.
- J. **PRESENT VALUE OF LOT** - Enter the present value of the lot.
- K. **COST OF IMPROVEMENTS** - Enter the cost of improvements already made to the lot and/or the estimated cost of any improvements to be made to the lot.
- L. **TOTAL (a + b)** - Add the figures of line J and K.

Complete items M through Q if this loan involves a refinancing of an existing loan.

- M. **YEAR ACQUIRED** - Enter the month and year you acquired the property.
- N. **ORIGINAL COST** - Enter the original cost of obtaining the property.
- O. **AMOUNT EXISTING LIENS** - Enter the amount of existing money owed on the property.
- P. **PURPOSE OF REFINANCE** - Enter your reason for requesting this loan.
- Q. **DESCRIBE IMPROVEMENTS** - Enter the nature and estimated cost of any improvements made or to be made to the property.
- R. **TITLE WILL BE HELD IN WHAT NAME(S)** - Enter exactly how you want your name(s) to appear on the deed of trust/mortgage deed.
- S. **MANNER IN WHICH TITLE WILL BE HELD** - Enter how you want to hold title to the property (e.g., as joint tenants or as tenants in common).
- T. **ESTATE WILL BE HELD IN** - Check the "Fee Simple" box if your interest in the property was acquired through a deed. If you acquired or will be acquiring your interest through a lease, check the "Leasehold" box and show the year your leasehold interest in the property will expire.
- U. **SOURCE OF DOWN PAYMENT, SETTLEMENT CHARGES** - Show your source(s) for the down payment required to purchase the property and show your source(s) of payment for settlement charges. Disclose any subordinate financing you will use to purchase the property.

III. BORROWER INFORMATION (Complete the following information for the Borrower and all Co-Borrowers)

- A. **BORROWER'S NAME** - Enter your complete legal name.
- B. **SOCIAL SECURITY NUMBER** - Enter your social security number.
- C. **HOME PHONE** - Enter your complete home phone number.
- D. **DATE OF BIRTH** - Enter your date of birth.
- E. **YEARS OF SCHOOL** - Enter the number of years of schooling. Begin with grade one of elementary school.
- F. **MARITAL STATUS** - Check box next to your present marital status.
- G. **DEPENDENTS** - List the number and age(s) of your dependents. Do not list any dependent that also will be listed by another borrower for this loan.
- H. **PRESENT ADDRESS** - Enter your complete present address. Include your mailing address, if different from your present address.
- I. **OWN OR RENT** - Check box to show whether you own or rent your present residence.
- J. **NUMBER OF YEARS** - Enter the number of years you have lived at your present address.

Complete the remainder of this section only if you have been residing at your present address for less than two years. You must list all your residences for the past two years. Use the continuation sheet on the back of this application if you need more space. Enter the information requested, using the instructions found in Section III H-J.

IV. EMPLOYMENT INFORMATION (Complete the following information for the Borrower and all Co-Borrowers)

- A. **NAME AND ADDRESS OF EMPLOYER** - Enter the name and complete address of your Employer.
- B. **SELF-EMPLOYED** - Check this box if you are self-employed.
- C. **YEARS ON THIS JOB** - Enter the number of years you have been employed by this employer.
- D. **YEARS EMPLOYED IN THIS LINE OF WORK/PROFESSION** - Enter the number of years you have been employed in this line of work.
- E. **POSITION/TITLE/TYPE OF BUSINESS** - Enter your position or title with your employer and the type of business.
- F. **BUSINESS PHONE** - Enter your complete business phone number.

Complete the remainder of this section only if you have been employed at your present job for less than two years or if you are currently employed in more than one position. Enter the information requested using the instructions found in Section IV A-F.

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION (Complete the following information for the Borrower and all Co-Borrowers. Add the Borrower and Co-Borrower amounts together to give you your figures for the total column.)

Gross Monthly Income

- A. **BASE EMPLOYMENT INCOME** - Enter your monthly income.
- B. **OVERTIME** - Enter your monthly overtime income.
- C. **BONUSES** - Enter your monthly bonus income.
- D. **COMMISSIONS** - Enter your monthly commission income.
- E. **DIVIDEND/INCOME** - Enter your monthly dividend or interest income.
- F. **NET RENTAL INCOME** - Enter your monthly net rental income.
- G. **OTHER** - Enter any other monthly income. Any figure entered in this column must be described in the area below.
- H. **TOTAL** - Enter your total monthly income. Add each column to figure Borrower, Co-Borrower and Combined total monthly income.
- I. **DESCRIBE OTHER INCOME** - Describe your source of income for amounts you listed on line G of this section. Indicate with a "B" or a "C" if the income is from the Borrower or the Co-Borrower.

Combined Monthly Housing Expenses

In the "Present" column, enter the information with regards to your existing primary residence. Your loan representative will complete the "Proposed" column.

VI. ASSETS AND LIABILITIES

ASSETS

- A. COMPLETED JOINTLY/NOT JOINTLY - Check the box that describes how assets and liabilities are related to the Borrower and Co-Borrower. Check "Jointly" if both applicants' assets and liabilities will be disclosed by completion of this section. Check "Not Jointly" if only the Borrower's or the Co-Borrower's assets will be disclosed by completion of this section. The box must be checked "Jointly" if the Co-Borrower is a spouse.
- B. CASH DEPOSIT TOWARD PURCHASE - Enter the name of the person or the company holding the earnest money that will be used for the purchase of the subject property.
- C. CASH OR MARKET VALUE - Enter the amount of this cash deposit.
- D. LIST CHECKING AND SAVINGS ACCOUNTS - Enter name and mailing address of any bank, savings and loan, or credit union where you have an account.
- E. ACCOUNT NUMBER - Enter your account number.
- F. DOLLAR AMOUNT - Enter the cash value of the account.
- G. STOCK AND BONDS - Enter the name and address of your Broker.
- H. DOLLAR AMOUNT - Enter the cash value for each listed item.
- I. LIFE INSURANCE/NET CASH VALUE - Enter your present net cash value of all your life insurance policies. This amount is what you may borrow against your life insurance policy.
- J. FACE AMOUNT - Enter the death benefit value of your life insurance policy.
- K. SUBTOTAL LIQUID ASSETS - Enter the total amount of all items you have listed as assets.
- L. REAL ESTATE VALUE - Enter the value of all real estate listed on "Schedule of Real Estate Owned" on page 3 of this application.
- M. VESTED INTEREST IN RETIREMENT ACCOUNT - Enter the amount of your retirement account.
- N. NET WORTH OF BUSINESS(ES) OWNED - Enter the net worth of any business(es) you own.
- O. AUTOMOBILES OWNED - Enter the year and make of each automobile you own.
- P. DOLLAR OR MARKET VALUE - Enter the market value of each automobile you own.
- Q. OTHER ASSETS - List any other assets that you own.
- R. DOLLAR AMOUNT - Enter the value of these other assets.
- S. TOTAL ASSETS - Enter the total value of listed assets.

LIABILITIES

- T. NAME AND ADDRESS - Enter the name and mailing address of each company to whom you owe a debt.
- U. ACCOUNT NUMBER - Enter the number of your account.
- V. PAYMENT, REMAINING MONTHS - Enter your monthly payment on each debt and the number of months remaining to pay off this debt.
- W. UNPAID BALANCE - Enter remaining debt balance on each account.
- X. ALIMONY/CHILD SUPPORT - Enter the name of the person receiving alimony, child support or separation maintenance payments from you.
- Y. DOLLAR AMOUNTS - Enter the monthly amounts of these alimony, child support or separation maintenance payments.
- Z. JOB RELATED EXPENSES - Enter any expenses that are related to your job (e.g., child care, union dues, professional fees).
- AA. DOLLAR AMOUNT - Enter the monthly dollar amount of these job related expenses.
- AB. TOTAL MONTHLY PAYMENTS - Enter the total amount of all listed monthly payments.
- AC. TOTAL LIABILITIES - Enter the total of all remaining unpaid balances.
- AD. NET WORTH - Enter the figure derived from subtracting total liabilities from total assets.
- AE. SCHEDULE OF REAL ESTATE OWNED - Enter complete property address of all property you own.
- AF. STATUS OF PROPERTY - For each property listed, show its current status; "S" if sold, "PS" if presently listed for sale, and "R" if the property is currently being rented or will be rented.
- AG. TYPE OF PROPERTY - Enter what type of property you own (e.g., condominium, townhouse, single family detached, etc.).
- AH. PRESENT MARKET VALUE - Enter the present market value of the property.
- AI. AMOUNT OF MORTGAGE AND LIENS - Enter the total amount of all liens against this property.
- AJ. GROSS RENTAL INCOME - Enter the total amount of rental income received from this property.
- AK. MORTGAGE PAYMENTS - Enter the monthly principal and interest payment for each lien on this property.
- AL. INSURANCE, MAINTENANCE, TAXES AND MISC. - Enter the monthly dollar amount you pay for insurance, maintenance, taxes and any miscellaneous expense associated with this property.
- AM. NET RENTAL INCOME - Subtract mortgage payments, insurance, taxes, maintenance, and miscellaneous costs from the gross rental income to derive your net rental income.
- AN. COLUMN TOTALS - Add each column and enter the total.
- AO. ADDITIONAL NAME FOR CREDIT - List any other names under which you have previously received credit, along with the creditor's name and your account number.

VII. DETAILS OF TRANSACTIONS - Your loan representative will complete this section.

VIII. DECLARATIONS

Answer "Yes" or "No" to each question, as appropriate. If you answer "Yes" to any of these questions, include an explanation of the "Yes" answer with your application. For example, if you answer "Yes" to declaring bankruptcy within the past 7 years, include:

- A letter explaining why it was necessary to file bankruptcy.
- A certified copy of the "discharge from bankruptcy."
- A certified copy of petition showing assets and liabilities involved.

IX. ACKNOWLEDGMENT AND AGREEMENT

- A. SIGNATURE AND DATE - Sign and date form after reading the statement contained in Section IX.

X. INFORMATION FOR GOVERNMENT MONITORING

Complete this section should you wish to furnish this information to the Federal Government.

- A. DO NOT WISH TO FURNISH - Check this box if you do not want to furnish the race/national origin and sex information.
- B. ETHNICITY - Check appropriate box.
- C. RACE - Check appropriate box.
- D. SEX - Check appropriate box.
- E. TO BE COMPLETED BY LOAN ORIGINATOR - Your loan representative will provide this information.

XI. CONTINUATION SHEET - PAGE 4

Enter Borrower and Co-Borrower name. Use this space for answers to the application that required additional explanation. Sign and date the bottom of the form.

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			
Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service	
Agency Case Number		Lender Case Number	

Amount \$	Interest Rate %	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
				<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)		No. of Units
Legal Description of Subject Property (attach description if necessary)		Year Built
Purpose of Loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
	<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a + b) \$
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Complete this line if this is a refinance loan.

Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
				Cost: \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages		
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.			
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) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
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IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
Yrs. on this job		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	Business Phone (incl. area code)	Position/Title/Type of Business	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:

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from – to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.
Description		
Cash deposit toward purchase held by:	\$	
<i>List checking and savings accounts below</i>		
Name and address of Bank, S&L, or Credit Union		Name and address of Company
		\$ Payment/Months
Acct. no.	\$	Acct. no.
Name and address of Bank, S&L, or Credit Union		Name and address of Company
		\$ Payment/Months
Acct. no.	\$	Acct. no.
Name and address of Bank, S&L, or Credit Union		Name and address of Company
		\$ Payment/Months
Acct. no.	\$	Acct. no.

VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/Months	\$
Acct. no.	\$	Acct. no.			
Stocks & Bonds (Company name/ number & description)	\$	Name and address of Company		\$ Payment/Months	\$
		Acct. no.			
Life insurance net cash value	\$	Name and address of Company		\$ Payment/Months	\$
Face amount: \$					
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)	\$	Acct. no.			
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)		\$	
		Total Monthly Payments		\$	
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.	\$

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
		Borrower		Co-Borrower	
		Yes	No	Yes	No
j.	Subordinate financing	If you answer "Yes" to any question a through i, please use continuation sheet for explanation.			
k.	Borrower's closing costs paid by Seller	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l.	Other Credits (explain)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n.	PMI, MIP, Funding Fee financed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o.	Loan amount (add m & n)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p.	Cash from/to Borrower (subtract j, k, l & o from i)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IX. 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 who 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 seq.; (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 or 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 electronic 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 this 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 servicers, 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.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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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 <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	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
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator: This information was provided: <input type="checkbox"/> In a face-to-face interview <input type="checkbox"/> In a telephone interview <input type="checkbox"/> By the applicant and submitted by fax or mail <input type="checkbox"/> By the applicant and submitted via e-mail or the Internet		
Loan Originator's Signature X	Date	
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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INSTRUCTIONS

Uniform Residential Loan Application

The lender uses this form to record relevant financial information about an applicant who applies for a conventional one- to four-family mortgage. Roman numerals in these instructions correspond to the sections on the form.

Lenders must use the PDF dated 6/09 for mortgage loans applications taken on or after July 1, 2010.

Printing Instructions

We provide Form 1003 in an electronic format that prints as a letter size document. However, lenders may print Form 1003 as a legal size document or with different fonts or margins that may affect pagination; we have no specific standards for the number or size of pages the form may have. Consequently, the number and size of pages will not affect compliance with Fannie Mae requirements pertaining to use of the Uniform Residential Loan Application, provided that the content of the form has not been materially altered. When printing this form, you must use the "shrink to fit" option in the Adobe Acrobat print dialogue box.

Instructions

The lender may accept applications taken during a face-to-face interview, over the telephone, through the mail, or via the Internet. The lender should complete all blanks and attach any separate exhibits, details, or statements that are relevant to underwriting the mortgage. The borrower(s) must sign the original application at the time it is completed. If the application is taken over the telephone or via the Internet, the borrower(s) must sign the completed application as soon as possible thereafter. However, an electronic signature or facsimile of the borrower's signature is acceptable as indicated in the "Acknowledgment and Agreement" section of the application. The lender should retain the original application with the supporting information provided by the borrower(s). Before or at the loan closing, the borrower(s) must sign the final application that the lender prepares based on its verification of the information that the borrower(s) provided in the original application.

The instructions at the top of Form 1003 are consistent with the permissible inquiries that creditors are allowed to make under the Equal Credit Opportunity Act (ECOA). Although ECOA permits the lender in a community property state to obtain information regarding the liabilities of a borrower's spouse even though he or she is not applying for the mortgage and his or her income will not be considered for loan qualification purposes, we do not require the lender to obtain the information. This also means that in states where another person shares community property rights with the applicant, the lender does not need to include information on that person's liabilities if he or she is not an applicant.

Note: The following instructions highlight certain sections of the form.

Introductory Statement

We recognize that the introductory paragraph of Form 1003 differs slightly from the introductory paragraph in the Uniform Residential Loan Application found on Freddie Mac's website, Freddie Mac Form 65. However, because we have determined that these differences are not material, Fannie Mae will deem either version to comply with our requirements for use of the Uniform Residential Loan Application.

V. Monthly Income and Combined Housing Expense Information

Gross Monthly Income: If the net cash flow for an investment property is a positive number, it should be listed as "net rental income." If it is a negative number, it must be included in the applicant's monthly obligations. If the property is a two- to four-unit property for which the applicant occupies one of the units as a principal residence, the monthly rental income should be listed as "net rental income."

Combined Monthly Housing Expense: The present monthly housing expenses for the borrower and the co-borrower should be listed on a combined basis. The proposed monthly housing expense for a two- to four-unit property in which the applicant will occupy a unit as a principal residence should reflect the monthly payment (PITIA) for the subject property. For all one- to four-unit investment properties the present monthly housing expense should reflect the applicant's principal residence.

VI. Assets and Liabilities

When the borrower's and co-borrower's assets and liabilities are not sufficiently joined to make a combined statement meaningful, a separate Statement of Assets and Liabilities (Form 1003A) should be completed for the co-borrower.

VII. Details of Transaction

The purchase price shown on Line "a" under the "Details of Transaction" should not include any discounts or rebates or other allowances paid or allowed to the purchaser. For refinancing, the amount being refinanced should be shown on Line "d" -- Refinance. The figure should include the total amount of all existing liens plus the costs of improvements that have been -- or will be -- made. Lines "a", "b", and "c" should not be used to describe a refinance transaction.

VIII. Declarations

Noncitizen Applicants: If an applicant indicates in his response to Question J that he is not a U.S. citizen, and also indicates in his response to Question K that he is not a permanent resident alien, the lender may wish to ask whether he is a nonpermanent resident alien or otherwise is lawfully present in the United States.

X. Information for Government Monitoring Purposes

This section is included to aid the federal government in monitoring compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. Supplying this information is strictly voluntary on the part of the applicant, but lenders should ask all applicants to provide it, including those who apply by telephone and through the Internet, and should describe the reason for collecting this data. Race and ethnicity are separate categories, and although the lender should ask applicants to furnish information for both, applicants may furnish one but not the other. Note that there is no longer a place for applicants to indicate race as "Other" but applicants may check as many races as apply.

The Home Mortgage Disclosure Act and its implementing Regulation C generally require Lenders to collect sex, race, and ethnicity data on all applications.

When an application is taken in person and an applicant elects not to provide some or all of this information, federal law requires the lender to note the applicant's sex, ethnicity, and race on the form, based on the lender's visual observation or the applicant's surname. To aid in identifying applicants who may be of Hispanic ethnicity and who elect not to self-identify, the lender may wish to consult the list of Spanish surnames developed by the U.S. Bureau of the Census. Furthermore, the lender may wish to advise the applicant that he may complete or change the information in this section after the application is approved, at any time up until closing.

To Be Completed By Interviewer

The interviewer must complete this portion of the form to indicate the method used to take the application and to provide the name and telephone number of the interviewer, as well as his or her employer's name and address.

To Be Completed By Loan Originator (for PDF dated 06/09 for mortgage loans applications taken on or after January 1, 2010)

The loan originator must complete this portion of the form to indicate the method used to take the application and to provide the loan originator's name, ID, and telephone number, as well as his or her employer's name, company ID, and address.

Continuation Sheet/Residential Loan Application

Lenders may amend this section by including space to evidence intent to apply for joint credit. Other approaches, such as including this information on a separate document, are also acceptable to Fannie Mae, provided they meet the requirements of applicable law. Lenders should consult counsel to determine their alternatives.

Special Notice for Balloon Mortgages

For each balloon mortgage, the lender must insert a special notice regarding the nature of the balloon features on Form 1003 or in a separate attachment to the form.

If an attachment is used, the borrower(s) must sign the attachment. The following language must be inserted, using capital letters:

"THIS LOAN MUST EITHER BE PAID IN FULL AT MATURITY OR REFINANCED TO A MARKET LEVEL FIXED-RATE MORTGAGE. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE IF YOU DO NOT QUALIFY FOR THE CONDITIONAL RIGHT TO REFINANCE AS SPECIFIED IN THE NOTE ADDENDUM AND MORTGAGE RIDER. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN IF QUALIFICATION CONDITIONS ARE NOT MET. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING."

For California Applications

California Civil Code 1812.30 (j) requires that credit applications clearly specify that the applicant, if married, may apply for a separate account. This requirement is not inconsistent with the language at the beginning of Form 1003.

Lenders may revise the description of the "Married" box in Section III for Borrowers and Co-Borrowers by adding "(includes registered domestic partners)." If lenders are unable to insert the language due to the format of the form, this language may be added to the continuation sheet or included as an attachment to Form 1003.

Electronic Disclosure Agreement

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