



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 addition 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

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 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 the Borrower resides in a community property state. If 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"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain): Agency Case Number: _____ Lender Case Number: _____
Amount \$	Interest Rate %	No. of Months Amortization	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type): _____
II. BORROWER 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"/> Refinance	<input checked="" type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Other (explain): _____	Property will be	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence	<input type="checkbox"/> Investment
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Complete this line if construction or construction-permanent loan.

Year Last Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Loan	(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	Proposed Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
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TIUE will be held in what Name(s)	Manner in which TIUE will be held	Estate will be held in:
Source of Down Payment, Settlement Charges and/or Subordinate Financing (if applicable)		<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

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 checked="" type="checkbox"/> Married <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower)
Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent	No. Yrs.	Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent	No. Yrs.		
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
Former Address (street, city, state, ZIP)				Former Address (street, city, state, ZIP)			
<input checked="" type="checkbox"/> Down <input type="checkbox"/> Rent				<input checked="" type="checkbox"/> Down <input type="checkbox"/> Rent			

Name & Address of Employer	<input type="checkbox"/> Self Employed <input checked="" type="checkbox"/> Yrs. on this Job	Yrs. employed in this line of work/profession	Name & Address of Employer	<input type="checkbox"/> Self Employed <input checked="" type="checkbox"/> Yrs. on this Job	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:

Name & Address of Employer	<input type="checkbox"/> Self Employed <input type="checkbox"/> Monthly Income \$	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed <input type="checkbox"/> Monthly Income \$	Dates (from - to)
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 <input type="checkbox"/> Monthly Income \$	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed <input type="checkbox"/> Monthly Income \$	Dates (from - to)
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Principal	Proposed
Base Employment				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 Income				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: All money, 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

NET 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 is completed about the spouse or person also. Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		Monthly Payment & Months Left to Pay	Unpaid Balance
List checking and savings accounts below			Name and address of Company		Payment/Months	
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Name and address of Bank, S&L, or Credit Union			Name and address of Company		Payment/Months	
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Name and address of Bank, S&L, or Credit Union			Name and address of Company		Payment/Months	
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Name and address of Bank, S&L, or Credit Union			Name and address of Company		Payment/Months	
Name and address of Bank, S&L, or Credit Union			Acct. no.			
Stocks & Bonds (Company name/number description)			Name and address of Company		Payment/Months	
Life Insurance net cash value			Name and address of Company		Payment/Months	
Face amount \$			Name and address of Company		Payment/Months	
Subtotal Liquid Assets			Total Monthly Payments			
Real estate owned (enter market value from schedule of real estate owned)			Name and address of Company		Payment/Months	
Net worth of business(es) owned (attach financial statement)			Name and address of Company		Payment/Months	
Automobiles owned (make and year)			Name and address of Company		Payment/Months	
Other Assets (itemize)			Name and address of Company		Payment/Months	
			Job-Related Expense (child care, union dues, etc.)			
Total Assets a.			Total Monthly Payments			
			Total Liabilities b.			

NI, ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, USC 110111a(1)(n) sheet)

Table with 8 columns: Property Address, Type of Property, Present Market Value, Amount of Mortgages & Liens, Gross Rental Income, Mortgage Payments, Insurance, Maintenance, Taxes & Misc., Net Rental Income.

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

Table with 3 columns: All alternate Name, Creditor Name, Account Number.

SECTION VII. DETAILS OF TRANSACTION

SECTION VIII. DECLARATIONS

Form containing various questions and checkboxes for Section VII (Details of Transaction) and Section VIII (Declarations), including questions about purchase price, alterations, judgments, bankruptcy, closing costs, and property ownership.

SECTION IX. ACKNOWLEDGMENT AND AGREE

Legal acknowledgment and agreement text regarding the loan application, including references to the Uniform Consumer Credit Code and the Truth in Lending Act.

Signature lines for Borrower's Signature, Date, Co-Borrower's Signature, and Date.

SECTION X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Form for government monitoring purposes, including fields for Loan Originator's Name, Loan Originator Identifier, Loan Originator Company Name, Loan Originator Company Identifier, Loan Originator's Signature, Date, Co-Borrower Information, and Loan Originator's Phone Number.

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.

Borrower:

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
- Other Hispanic or Latino - Print origin, for example, Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

- 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:

- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
- Other Asian - Print race, for example, Hmong, Laotian, 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:

- White
- 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 race of the 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

Co-Borrower:

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
- Other Hispanic or Latino - Print origin, for example, Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

- 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:

- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
- Other Asian - Print race, for example, Hmong, Laotian, 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:

- White
- I do not wish to provide this information

Sex:

- Female
- Male
- I do not wish to provide this information

Was the ethnicity of the co-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 co-Borrower collected on the basis of visual observation or surname?

- Yes
- No

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application Form for Borrower or 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:

Date

Co-Borrower's Signature:

Date

X

X

NOTICE CONCERNING EXTENSIONS OF CREDIT

Principal	Loan Date	Maturity	Loan No	Call/ Coll	Account	Officer	Initials
\$							

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing " * * * " has been omitted due to text length limitations.

Granter:

Lender: Texas National Bank of Jacksonville

NOTICE CONCERNING EXTENSIONS OF CREDIT DEFINED BY SECTION 50(a)(6), ARTICLE XVI, TEXAS CONSTITUTION :

SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION ALLOWS CERTAIN LOANS TO BE SECURED AGAINST THE EQUITY IN YOUR HOME. SUCH LOANS ARE COMMONLY KNOWN AS EQUITY LOANS. IF YOU DO NOT REPAY THE LOAN OR IF YOU FAIL TO MEET THE TERMS OF THE LOAN, THE LENDER MAY FORECLOSE AND SELL YOUR HOME. THE CONSTITUTION PROVIDES THAT:

- (A) THE LOAN MUST BE VOLUNTARILY CREATED WITH THE CONSENT OF EACH OWNER OF YOUR HOME AND EACH OWNER'S SPOUSE;
- (B) THE PRINCIPAL LOAN AMOUNT AT THE TIME THE LOAN IS MADE MUST NOT EXCEED AN AMOUNT THAT, WHEN ADDED TO THE PRINCIPAL BALANCES OF ALL OTHER LIENS AGAINST YOUR HOME, IS MORE THAN 80 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME;
- (C) THE LOAN MUST BE WITHOUT RECOURSE FOR PERSONAL LIABILITY AGAINST YOU AND YOUR SPOUSE UNLESS YOU OR YOUR SPOUSE OBTAINED THIS EXTENSION OF CREDIT BY ACTUAL FRAUD;
- (D) THE LIEN SECURING THE LOAN MAY BE FORECLOSED UPON ONLY WITH A COURT ORDER;
- (E) FEES AND CHARGES TO MAKE THE LOAN MAY NOT EXCEED 2 PERCENT OF THE LOAN AMOUNT, EXCEPT FOR A FEE OR CHARGE FOR AN APPRAISAL PERFORMED BY A THIRD PARTY APPRAISER, A PROPERTY SURVEY PERFORMED BY A STATE REGISTERED OR LICENSED SURVEYOR, A STATE BASE PREMIUM FOR A MORTGAGEE POLICY OF TITLE INSURANCE WITH ENDORSEMENTS, OR A TITLE EXAMINATION REPORT;
- (F) THE LOAN MAY NOT BE AN OPEN-END ACCOUNT THAT MAY BE DEBITED FROM TIME TO TIME OR UNDER WHICH CREDIT MAY BE EXTENDED FROM TIME TO TIME UNLESS IT IS A HOME EQUITY LINE OF CREDIT;
- (G) YOU MAY PREPAY THE LOAN WITHOUT PENALTY OR CHARGE;
- (H) NO ADDITIONAL COLLATERAL MAY BE SECURITY FOR THE LOAN;
- (I) (repealed) ;
- (J) YOU ARE NOT REQUIRED TO REPAY THE LOAN EARLIER THAN AGREED SOLELY BECAUSE THE FAIR MARKET VALUE OF YOUR HOME DECREASES OR BECAUSE YOU DEFAULT ON ANOTHER LOAN THAT IS NOT SECURED BY YOUR HOME;
- (K) ONLY ONE LOAN DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION MAY BE SECURED WITH YOUR HOME AT ANY GIVEN TIME;
- (L) THE LOAN MUST BE SCHEDULED TO BE REPAYED IN PAYMENTS THAT EQUAL OR EXCEED THE AMOUNT OF ACCRUED INTEREST FOR EACH PAYMENT PERIOD;
- (M) THE LOAN MAY NOT CLOSE BEFORE 12 DAYS AFTER YOU SUBMIT A LOAN APPLICATION TO THE LENDER OR BEFORE 12 DAYS AFTER YOU RECEIVE THIS NOTICE, WHICHEVER DATE IS LATER; AND MAY NOT WITHOUT YOUR CONSENT CLOSE BEFORE ONE BUSINESS DAY AFTER THE DATE ON WHICH YOU RECEIVE A COPY OF YOUR LOAN APPLICATION IF NOT PREVIOUSLY PROVIDED AND A FINAL ITEMIZED DISCLOSURE OF THE ACTUAL FEES, POINTS, INTEREST, COSTS, AND CHARGES THAT WILL BE CHARGED AT CLOSING; AND IF YOUR HOME WAS SECURITY FOR THE SAME TYPE OF LOAN WITHIN THE PAST YEAR, A NEW LOAN SECURED BY THE SAME PROPERTY MAY NOT CLOSE BEFORE ONE YEAR HAS PASSED FROM THE CLOSING DATE OF THE OTHER LOAN, UNLESS ON OATH YOU REQUEST AN EARLIER CLOSING DUE TO A DECLARED STATE OF EMERGENCY ;
- (N) THE LOAN MAY CLOSE ONLY AT THE OFFICE OF THE LENDER, TITLE COMPANY, OR AN ATTORNEY AT LAW;
- (O) THE LENDER MAY CHARGE ANY FIXED OR VARIABLE RATE OF INTEREST AUTHORIZED BY STATUTE;
- (P) ONLY A LAWFULLY AUTHORIZED LENDER MAY MAKE LOANS DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION;
- (Q) LOANS DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION MUST:
 - (1) NOT REQUIRE YOU TO APPLY THE PROCEEDS TO ANOTHER DEBT EXCEPT A DEBT THAT IS SECURED BY YOUR HOME OR OWED TO ANOTHER LENDER;
 - (2) NOT REQUIRE THAT YOU ASSIGN WAGES AS SECURITY;
 - (3) NOT REQUIRE THAT YOU EXECUTE INSTRUMENTS WHICH HAVE BLANKS FOR SUBSTANTIVE TERMS OF AGREEMENT LEFT TO BE FILLED IN;
 - (4) NOT REQUIRE THAT YOU SIGN A CONFESSION OF JUDGMENT OR POWER OF ATTORNEY TO ANOTHER PERSON TO CONFESS JUDGMENT OR APPEAR IN A LEGAL PROCEEDING ON YOUR BEHALF;
 - (5) PROVIDE THAT YOU RECEIVE A COPY OF YOUR FINAL LOAN APPLICATION AND ALL EXECUTED DOCUMENTS YOU SIGN AT CLOSING;
 - (6) PROVIDE THAT THE SECURITY INSTRUMENTS CONTAIN A DISCLOSURE THAT THIS LOAN IS A LOAN DEFINED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION;
 - (7) PROVIDE THAT WHEN THE LOAN IS PAID IN FULL, THE LENDER WILL SIGN AND GIVE YOU A RELEASE OF LIEN OR AN ASSIGNMENT OF THE LIEN, WHICHEVER IS APPROPRIATE;
 - (8) PROVIDE THAT YOU MAY, WITHIN 3 DAYS AFTER CLOSING, RESCIND THE LOAN WITHOUT PENALTY OR CHARGE;
 - (9) PROVIDE THAT YOU AND THE LENDER ACKNOWLEDGE THE FAIR MARKET VALUE OF YOUR HOME ON THE DATE THE LOAN

**NOTICE CONCERNING EXTENSIONS OF CREDIT
(Continued)**

Loan No:

Page 2

CLOSES; AND

(10) PROVIDE THAT THE LENDER WILL FORFEIT ALL PRINCIPAL AND INTEREST IF THE LENDER FAILS TO COMPLY WITH THE LENDER'S OBLIGATIONS UNLESS THE LENDER CURES THE FAILURE TO COMPLY AS PROVIDED BY SECTION 50(a)(6)(O)(x), ARTICLE XVI, OF THE TEXAS CONSTITUTION; AND

(R) IF THE LOAN IS A HOME EQUITY LINE OF CREDIT:

(1) YOU MAY REQUEST ADVANCES, REPAY MONEY, AND REBORROW MONEY UNDER THE LINE OF CREDIT;

(2) EACH ADVANCE UNDER THE LINE OF CREDIT MUST BE IN AN AMOUNT OF AT LEAST \$4,000;

(3) YOU MAY NOT USE A CREDIT CARD, DEBIT CARD, OR SIMILAR DEVICE, OR PREPRINTED CHECK THAT YOU DID NOT SOLICIT, TO OBTAIN ADVANCES UNDER THE LINE OF CREDIT;

(4) ANY FEES THE LENDER CHARGES MAY BE CHARGED AND COLLECTED ONLY AT THE TIME THE LINE OF CREDIT IS ESTABLISHED AND THE LENDER MAY NOT CHARGE A FEE IN CONNECTION WITH ANY ADVANCE ;

(5) THE MAXIMUM PRINCIPAL AMOUNT THAT MAY BE EXTENDED , WHEN ADDED TO ALL OTHER DEBTS SECURED BY YOUR HOME, MAY NOT EXCEED 80 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME ON THE DATE THE LINE OF CREDIT IS ESTABLISHED;

(6) IF THE PRINCIPAL BALANCE UNDER THE LINE OF CREDIT AT ANY TIME EXCEEDS 80 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME, AS DETERMINED ON THE DATE THE LINE OF CREDIT IS ESTABLISHED, YOU MAY NOT CONTINUE TO REQUEST ADVANCES UNDER THE LINE OF CREDIT UNTIL THE BALANCE IS LESS THAN 80 PERCENT OF THE FAIR MARKET VALUE ; AND

(7) THE LENDER MAY NOT UNILATERALLY AMEND THE TERMS OF THE LINE OF CREDIT.

THIS NOTICE IS ONLY A SUMMARY OF YOUR RIGHTS UNDER THE TEXAS CONSTITUTION. YOUR RIGHTS ARE GOVERNED BY SECTION 50, ARTICLE XVI, OF THE TEXAS CONSTITUTION, AND NOT BY THIS NOTICE.

EACH UNDERSIGNED OWNER ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS NOTICE AND HAVING RECEIVED A COPY OF THIS NOTICE. THIS NOTICE IS DATED

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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 not receive 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

Right to Receive a Copy of Appraisal Report

Creditor
TEXAS NATIONAL BANK III

Applicant

Date

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

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