

COMMERCIAL LOAN APPLICATION

Notice: Federal Law requires Financial Institutions to verify your identity. Additional information may be requested to obtain sufficient information. Third Party Sources such as, but not limited to Credit Reporting Agencies will be used to fulfill this requirement. The information you provide will be protected by our privacy policy and Federal Law.

Applicant's Name & Address		Date
Phone Number		Tax Payer ID #
		Nature of Business

General Information

Legal Relationship Corporation Partnership Sole Proprietor Other

Most Current Tax Return Filed Through What date: _____ Are any returns being contested or audited? _____

Name of Preparer of Tax Returns _____ Business Fiscal Year End _____

Names of persons associated with Applicant who are authorized to borrow money on behalf of Applicant

Loan Request

Amount Requested \$ _____

Purpose of Loan _____

Secured
 Unsecured
 Initial Request
 Additional Request

ECOA Notice

<p>If your gross revenues were \$1,000,000 or less in your prior fiscal year, and the Creditor denies your application for requested credit, you have the right to a written statement from the Creditor of the specific denial reasons. Please contact the Creditor at this address 2133 W. Grande Blvd, Attn: Credit Admin Dept., Tyler, TX 75703 within 60 days from the date you were notified of the Creditor's decision. The Creditor will send you a written statement of denial within 30 days of receiving your request for the statement.</p>	<p>Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a legally binding contract); because all or part of the applicant's income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is: The Office of the Comptroller of Currency, 1301 McKinney St., Ste. 3450, Houston, TX 77010-9050</p>
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This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of the Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. The statement is true and correct and accurately represents the financial condition of the Applicant(s) on the date given. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will notify the Creditor in a prompt manner if ever change would occur that would affect the accuracy of this Statement. Applicants are aware that any willful false statements regarding the value of the above property for purposes of influencing the actions of the Creditor can be a violation of Federal Law, 18 USC § 1014 and may result in fine, imprisonment or both.

By signing below, the undersigned agree(s) to all the terms and conditions of this Application

Signature	Date	Signature	Date
Signature	Date	Signature	Date

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



@ Equal Housing Lender | Member FDIC

I hereby authorize Texas National Bank to make credit inquiries at any credit reporting agency in accordance with all applicable privacy laws.

This information will not be distributed to any third parties.

Date

Name Printed

Date of Birth

Social Security No.

Address

Phone

City

State

Zip

Email address

Driver's License No.

Expiration Date

Issuing State

Please provide a copy of your valid driver's license with this document.

Signature

Can this be added to the Commercial Loan Application?