

Real Estate E-Sign Disclosure

This First State Bank, Athens Texas E-Sign Disclosure ("Disclosure") applies to the Real Estate loan that you have requested. The words "we," "us," and "our" means First State Bank, Athens Texas and the words "you" and "your" means you, each consenting party, who have applied for the loan.

As used in this Disclosure, "Communication" means any authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

Your consent to receive electronic Communications and transactions includes, but is not limited to: · **Initial disclosures or agreements for your loan** · **Notices or disclosures about a change in the terms of your loan** · **Appraisals**
Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided via e-mail at the e-mail address you specify on this disclosure.

How to Withdraw Consent You may withdraw your consent to receive Communications in electronic form by contacting the Real Estate Department at 903-676-1900. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

Hardware and Software Requirements In order to access, view, and retain electronic Communications that we make available to you, you must have: · E-mail Address; · Internet browser Internet Explorer; · Adobe Acrobat Reader.

Requesting Paper Copies We will not send you a paper copy of any Communication from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, contact the credit department of First State Bank, Athens Texas by telephone at 903-676-1900.

Communications in Writing All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of your Early Disclosures, this Disclosure, your initial authorization to receive e-mail disclosures, any changes to that authorization, and any other Communication that is important to you.

Federal Law You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

_____ Yes, I agree to receiving documents and disclosures in connection with my loan via e-mail.

_____ No, I do not wish to receive documents and disclosures in connection with my loan via e-mail, please provide them via mail.

Customer Name _____
Email _____
Address _____

Date: _____

_____ Yes, I agree to receiving documents and disclosures in connection with my loan via e-mail.

_____ No, I do not wish to receive documents and disclosures in connection with my loan via e-mail, please provide them via mail.

Customer Name _____
Email _____
Address _____

Date: _____

Borrower Appraisal Disclosure

Under the Regulation B ECOA Act, the appraisal of your property subject to this real estate loan request will be ordered by your real estate loan specialist. You will be required to pay for the appraisal of your property. This appraisal fee may be non-refundable unless otherwise required by law. The collection of this appraisal fee does not guarantee a loan approval and is not a commitment to lend.

You are entitled to receive a copy of your property appraisal report no later than three business days prior to the closing of your mortgage loan transaction, at no cost to you. If you do not receive a copy of your appraisal report at least three business days prior to the loan closing date, you will be required to postpone your closing for three business days from the date you received the appraisal.

At your discretion, the following two options are available to you at this time. Please select from the following options:

_____ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I understand I am required to have a minimum of three business days after receipt to review my appraisal report. I do not wish to waive the right to those three business days.

OR

_____ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I hereby waive my rights to have a minimum of three business days after receipt to review my appraisal report.

APPLICANT DATE

APPLICANT DATE



AUTHORIZATION TO PULL CREDIT

By signing this form, I hereby authorize First State Bank to pull my personal credit report in connection with my loan request.

Applicant

Joint Applicant

Name (print): _____

Address: _____

Social Security #: _____

Birth Date: _____

Today's Date: _____

Signature

Signature



Regulation B Notice of Intent to Apply for Joint Credit

Regulation B and the Equal Credit Opportunity Act requires that a lender obtain evidence of each loan applicants intent to apply for joint credit before a credit decision can be made. Failure to complete when required will render the application/request for credit incomplete.

(Please mark one of the following choices)

I (we) ___ intend to apply for joint credit.

I (we) ___ do not intend to apply for joint credit.

(You acknowledge receipt of a copy of this notice on today's date)

Print or type Applicant Name

Applicant Signature

Today's Date

Print or type Applicant Name

Applicant Signature

Today's Date

Print or type Applicant Name

Applicant Signature

Today's Date

PERSONAL FINANCIAL STATEMENT

IMPORTANT: Read these directions before completing this Statement, and check (✓) the appropriate box below.

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and C.
- If you are applying for joint credit with another person, complete all Sections providing information in Section B about the joint applicant.
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections, providing information in Section B about the person whose alimony, support, or maintenance payments or income or assets you are relying on.
- If this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporation(s), complete Sections A and C.

AMOUNT REQUESTED \$	PAYMENT DATE DESIRED	PROCEEDS OF CREDIT TO BE USED FOR	VALUE
SECTION A - INDIVIDUAL INFORMATION (Type or Print)		SECTION B - OTHER PARTY INFORMATION (Type or Print)	
Name		Name	
Residence Address		Residence Address	
Years There:		Years There:	
City, State & Zip		City, State & Zip	
Position or Occupation		Position or Occupation	
Business Name		Business Name	
Business Address		Business Address	
City, State & Zip		City, State & Zip	
Res. Phone		Res. Phone	
Bus. Phone		Bus. Phone	
Name and Address of Nearest Relative (Not Living With)		Name and Address of Nearest Relative (Not Living With)	

SECTION C - STATEMENT OF FINANCIAL CONDITION AS OF			
ASSETS (Do not include Assets of doubtful value)	In Dollars (Omit cents)	LIABILITIES	In Dollars (Omit cents)
Cash on hand and in banks		Notes payable to banks - secured	
U.S. Gov't. & Marketable Securities - see Schedule A		Notes payable to banks - unsecured	
Non-Marketable Securities - see Schedule B		Due to brokers	
Securities held by broker in margin accounts		Amounts payable to others - secured	
Restricted or control stocks		Amounts payable to others - unsecured	
Partial interest in Real Estate Equities - see Schedule C		Accounts and bills due	
Real Estate Owned - see Schedule D		Unpaid income tax	
Loans Receivable		Other unpaid taxes and interest	
Automobiles and other personal property		Real estate mortgages payable - see Schedule D	
Cash value-life insurance - see Schedule E		Other debts - itemize:	
Other assets - itemize:			
		TOTAL LIABILITIES	
		NET WORTH	
TOTAL ASSETS		TOTAL LIAB. AND NET WORTH	

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
 Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding.

ANNUAL INCOME	PERSONAL INFORMATION
SOURCES OF INCOME FOR YEAR ENDED,	PLEASE USE SEPARATE SHEET FOR ADDITIONAL DETAILS
Gross Salary, bonuses & commissions \$	Is any income listed likely to be reduced prior to loan being paid off?
Dividends	<input type="checkbox"/> No <input type="checkbox"/> Yes - Explain:
Real estate income	Are you a partner or officer in any other venture? If so, describe:
Other income	Are you obligated to pay alimony, child support or separate maintenance payments? If so, describe:
	Are any assets pledged other than as described on schedules? If so, describe:
TOTAL INCOME \$	Income tax settled through (date)
CONTINGENT LIABILITIES	Are you a defendant in any suits or legal actions?
Do you have any contingent liabilities? If so, describe.	Personal bank accounts carried at:
As endorser, co-maker or guarantor? \$	Savings Account No.:
On leases or contracts? \$	Checking Account No.:
Legal claims \$	Have you ever been declared bankrupt in the last 10 years?
Other special debt \$	<input type="checkbox"/> No <input type="checkbox"/> Yes - Explain:
Amount of contested income tax liens \$	Year?

(COMPLETE SCHEDULES AND SIGN ON PAGE TWO)

SCHEDULE A - U.S. GOVERNMENT & MARKETABLE SECURITIES				
Number of Shares or Face Value (Bonds)	Description	In Name of	Are These Pledged?	Market Value

Enter Sec. C Line 2

SCHEDULE B - NON-MARKETABLE SECURITIES					
Number of Shares	Description	In Name of	Are These Pledged?	Source of Value	Value

Enter Sec. C Line 3

SCHEDULE C - PARTIAL INTERESTS IN REAL ESTATE EQUITIES							
Address & Type of Property	Title in Name of	% of Ownership	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Amount

Enter Sec. C Line 6

SCHEDULE D - REAL ESTATE OWNED							
Address & Type of Property	Title in Name of	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Amount	

Enter Sec. C Line 7

SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE					
Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

Enter Sec. C Line 10

SCHEDULE F - BANKS OR FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED						
Name & Address of Lender	Credit in the Name of	Secured or Unsecured?	Original Date	High Credit	Current Balance	

SECTION D - SECURED CREDIT (Complete only if credit is to be secured.)

Briefly describe the property to be given as security: _____

List names and addresses of all co-owners of the property:

Name	Address
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If the security is real estate, give the full name of co-owner (if any): _____

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein and to determine my/our creditworthiness. To the extent permitted by law, you are authorized to answer questions about your credit experience with me/us, subject to any right I/we may have to prohibit sharing of information.

Signature (Individual) _____

Signature (Individual) _____

S.S. No. _____ Date of Birth _____

S.S. No. _____ Date of Birth _____

Driver's License # _____ Date _____

Driver's License # _____ Date _____

Received by: _____ Date: _____

Bank Officer