



## IMPORTANT

Please use your *FULL LEGAL NAME*, as it appears on your *DRIVER'S LICENSE*, on all Loan Documentation; and include a **COPY OF YOUR DRIVER'S LICENSE** with your packet.

Thank you,  
First State Bank

### ***IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT***

*To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.*

*What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.*



### Mortgage Product Choice Information

First State Bank, Athens offers two basic types of mortgage products: Mortgage Loan extended by our Bank and Mortgage loans processed through America's Choice Home Loans. To best determine which products is right for you, ask yourself the following questions:

- How much do you need to borrow?
- How long do you want to borrow?
- Are you interested in refinancing your loan in a few years?
- Are you interested in a temporary "bridge" loan?
- How much will your down payment be?
- What kind of repayment plan do you desire?
- What type of up-front costs are you willing to pay?
- Are you interested in having your property taxes, insurance premiums and other costs escrowed?

Your First State Bank representative will help you consider these questions in deciding which product(s) you qualify for and which one best suits your needs. If you qualify for both products, you should compare the following features of each product to help decide which one best meets your needs.

#### IN-HOUSE MORTGAGE LOANS

- \$25,000.00 minimum amount
- Flexible Loan-to-Value Limits and Equity Requirements
- Payments serviced by Bank
- Maximum Term: 5 to 15 years fixed interest with payments based on amortizations up to 30 years
- Origination Fee not to exceed 1% of loan amount
- \$450 Commitment Fee
- Other Closing Costs (attorney, appraisal, title, and/or recording, etc)
- No Private Mortgage Insurance (PMI)
- Escrow of Hazard Insurance Premiums, Property Taxes, Flood Insurance Premiums and/or HOA Fees

#### MORTGAGE LOAN PROCESSED THROUGH AMERICA'S CHOICES HOME LOANS

- Minimum loan amount between \$70,000 to \$120,000 depending on loan type
- Flexible Loan-to-Value Limits and Equity Requirements
- Approved by, Sold to and Serviced by a Long-Term Lender
- Maximum Term: Up to 30 years with corresponding amortization periods
- No Origination Fee; however, points may be paid to lower the stated interest rate
- \$695 Administrative Fee
- Other Closing Costs (attorney, appraisal, title, and/or recording, etc)
- Various Private Mortgage Insurance (PMI) options including Borrower-Paid, Lender-Paid and No PMI
- Escrow of Hazard Insurance Premiums, Property Taxes, Flood Insurance Premiums, PMI and/or HOA Fees

First State Bank offers both products to all qualified applicants without regard to race, color, religion, sex, national origin, age, marital status, receipt of public assistance, or exercise of consumer rights.

Please review all of the above information and sign the following acknowledgement.

I/We acknowledge that I/We have been provided information on both mortgage products offered by the Bank. Furthermore, I/We acknowledge that the features of both products have been explained and that I/We was/were given the opportunity to choose between the two products. I/We have made the decision to pursue an application for the product of my/our choice.

\_\_\_\_\_  
Application Name (please print)

\_\_\_\_\_  
Co-Applicant Name (please print)

\_\_\_\_\_  
Application Signature

\_\_\_\_\_  
Co-Applicant Signature

# 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
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I. TYPE OF MORTGAGE AND TERMS OF LOAN						
<b>Mortgage Applied for:</b>	VA FHA	Conventional USDA/Rural Housing Service	Other (explain):	Agency Case Number	Lender Case Number	
<b>Amount</b> \$	Interest Rate %	No. of Months	<b>Amortization Type:</b>	Fixed Rate GPM	Other (explain): ARM (type):	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
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<b>Subject Property Address (street, city, state, &amp; ZIP)</b>	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built

<b>Purpose of Loan</b>	Purchase	Construction	Other (explain):	<b>Property will be:</b>	Primary Residence	Secondary Residence	Investment
	Refinance	Construction-Permanent					

*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 made	to be made
				Cost: \$	

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

Borrower	Co-Borrower
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<b>Borrower's Name (include Jr. or Sr. if applicable)</b>				<b>Co-Borrower's Name (include Jr. or Sr. if applicable)</b>					
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		
Married Separated	Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		Married Separated	Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages			
Present Address (street, city, state, ZIP)		Own	Rent	No. Yrs.	Present Address (street, city, state, ZIP)		Own	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)	Own	Rent	No. Yrs.	Former Address (street, city, state, ZIP)	Own	Rent	No. Yrs.
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Borrower	Co-Borrower
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<b>IV. EMPLOYMENT INFORMATION</b>							
Name & Address of Employer	Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession	Name & Address of Employer	Self Employed	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:*

Borrower			IV. EMPLOYMENT INFORMATION (cont'd)			Co-Borrower		
Name & Address of Employer	Self Employed	Dates (from - to)	Name & Address of Employer	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	Self Employed	Dates (from - to)	Name & Address of Employer	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:		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\* 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.

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. Liabilities marked (***) indicate values not included in the total.	Completed	Jointly	Not Jointly
Description						
Cash deposit toward purchase held by:	\$					
<b>List checking and savings accounts below</b>			<b>LIABILITIES</b>		Monthly Payment & Months Left to Pay	Unpaid Balance
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 Face amount: \$		Name and address of Company		Payment \$ /Months	\$
<b>Subtotal Liquid Assets</b>	<b>\$</b>				
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.)		\$	
		<b>Total Monthly Payments</b>		\$	
<b>Total Assets a.</b>	<b>\$</b>	<b>Net Worth (a minus b)</b>		<b>\$</b>	<b>Total Liabilities b.</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
		\$	\$	\$	\$	\$	\$
<b>Totals</b>		\$	\$	\$	\$	\$	\$

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**

a. Purchase price	\$
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	
f. Estimated closing costs	
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	

**VIII. DECLARATIONS**

<p>If you answer "YES" to any questions a through i, please use continuation sheet for explanation.</p> <p>a. Are there any outstanding judgments against you?</p> <p>b. Have you been declared bankrupt within the past 7 years?</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</p> <p>d. Are you a party to a lawsuit?</p> <p>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?</p> <p>(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.)</p>	<b>Borrower</b>		<b>Co-Borrower</b>	
	Yes	No	Yes	No

**VII. DETAILS OF TRANSACTION**

**VIII. DECLARATIONS**

j. Subordinate financing		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
k. Borrower's closing costs paid by Seller			Yes	No	Yes	No
l. Other Credits (explain)		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.				
		g. Are you obligated to pay alimony, child support, or separate maintenance?				
		h. Is any part of the down payment borrowed?				
		i. Are you a co-maker or endorser on a note?				
		j. Are you a U.S. citizen?				
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		k. Are you a permanent resident alien?				
n. PMI, MIP, Funding Fee financed		<b>l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.</b>				
o. Loan amount (add m & n)		m. Have you had an ownership interest in a property in the last three years?				
p. Cash from/to Borrower (subtract j, k, l & o from i)		(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?				
		(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

**IX. ACKNOWLEDGEMENT AND AGREEMENT**

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 FROM THE SAME LENDER.

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:	Date	Co-Borrower's Signature:	Date
<b>X</b>		<b>X</b>	


Loan Originator's Signature <b>X</b>	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:	
Co-Borrower:	

Agency Case Number:	
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	

## Demographic Information Addendum.

This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

**The purpose of collecting this information** is to help ensure that all applicants 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 applicants for their demographic information (ethnicity, sex, and race) 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, sex, and race 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.

#### Ethnicity: Check one or more

- Hispanic or Latino  
 Mexican     Puerto Rican     Cuban  
 Other Hispanic or Latino – *Print origin:*

\_\_\_\_\_ *For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino  
 I do not wish to provide this information

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* \_\_\_\_\_  
 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

#### To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the sex of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the race of the Borrower collected on the basis of visual observation or surname?     NO     YES

#### The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)     Telephone Interview     Fax or Mail     Email or Internet

#### Borrower Name: \_\_\_\_\_



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**Demographic Information Addendum.** This section asks about your ethnicity, sex, and race.**Demographic Information of Co-Borrower**

**The purpose of collecting this information** is to help ensure that all applicants 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 applicants for their demographic information (ethnicity, sex, and race) 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, sex, and race 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.

**Ethnicity:** Check one or more

- Hispanic or Latino  
 Mexican     Puerto Rican     Cuban  
 Other Hispanic or Latino – *Print origin:*

\_\_\_\_\_ *For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

- Not Hispanic or Latino  
 I do not wish to provide this information

**Sex**

- Female  
 Male  
 I do not wish to provide this information

**Race:** Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:* \_\_\_\_\_  
 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

**To Be Completed by Financial Institution (for application taken in person):**

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the sex of the Borrower collected on the basis of visual observation or surname?     NO     YES  
Was the race of the Borrower collected on the basis of visual observation or surname?     NO     YES

**The Demographic Information was provided through:**

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)     Telephone Interview     Fax or Mail     Email or Internet

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**Co-Borrower Name:** \_\_\_\_\_

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

## 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.

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Customer Name \_\_\_\_\_  
Email \_\_\_\_\_  
Address \_\_\_\_\_

Date: \_\_\_\_\_