

## 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, Athens

## 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.

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APPLICANT

DATE

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APPLICANT

DATE

## **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 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)(Q)(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.**

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Each undersigned owner acknowledges having read all the provision of this notice and having received a copy of this notice.

\_\_\_\_\_  
Owner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Owner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Owner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Owner

\_\_\_\_\_  
Date

# 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:                 | VA<br>FHA          | Conventional<br>USDA/Rural Housing Service | Other (explain):   | Agency Case Number | Lender Case Number              |  |
| Amount<br>\$                          | Interest Rate<br>% | No. of Months                              | Amortization Type: | Fixed Rate<br>GPM  | Other (explain):<br>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                                                                   | Purchase<br>Refinance | Construction<br>Construction-Permanent | Other (explain): <b>HOME EQUITY</b> |                                   | Property will be:<br>Primary Residence                                       | Secondary Residence<br>Investment |
| <i>Complete this line if construction or construction-permanent loan.</i>         |                       |                                        |                                     |                                   |                                                                              |                                   |
| Year Lot Acquired                                                                 | Original Cost<br>\$   | Amount Existing Liens<br>\$            | (a) Present Value of Lot<br>\$      | (b) Cost of Improvements<br>\$    | Total (a + b)<br>\$                                                          |                                   |
| <i>Complete this line if this is a refinance loan.</i>                            |                       |                                        |                                     |                                   |                                                                              |                                   |
| Year Acquired                                                                     | Original Cost<br>\$   | Amount Existing Liens<br>\$            | Purpose of Refinance                | Describe Improvements<br>Cost: \$ | made                                                                         | to be made                        |
| Title will be held in what Name(s)                                                |                       |                                        | Manner in which Title will be held  |                                   | Estate will be held in:<br>Fee Simple<br>Leasehold<br>(show expiration date) |                                   |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) |                       |                                        |                                     |                                   |                                                                              |                                   |

| Borrower                                           |                                               | III. BORROWER INFORMATION                          |             |                                                       |                                               |                                                 |             | 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 |             |          |
| Married<br>Separated                               | Unmarried (include single, divorced, widowed) | Dependents (not listed by Co-Borrower)<br>no. ages |             | Married<br>Separated                                  | Unmarried (include single, divorced, widowed) | Dependents (not listed by Borrower)<br>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. |
|-------------------------------------------|--|-----|------|----------|-------------------------------------------|--|-----|------|----------|

| Borrower                        |  | IV. EMPLOYMENT INFORMATION       |                                               |                                 |  | Co-Borrower                      |                                               |
|---------------------------------|--|----------------------------------|-----------------------------------------------|---------------------------------|--|----------------------------------|-----------------------------------------------|
| Name & Address of Employer      |  | Self Employed                    | Yrs. on this job                              | Name & Address of Employer      |  | Self Employed                    | 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:*

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| 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<br>\$             |                                     |               | Monthly Income<br>\$             |             |  |  |
| 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<br>\$             |                                     |               | Monthly Income<br>\$             |             |  |  |
| 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<br>\$ /Months       | \$        |
| Acct. no.                                                                    | \$        | Acct. no.                                                       |           |                             |           |
| Stocks & Bonds (Company name/<br>number & description)                       |           | Name and address of Company                                     |           | Payment<br>\$ /Months       | \$        |
|                                                                              |           | Acct. no.                                                       |           |                             |           |
| Life insurance net cash value<br>Face amount: \$                             |           | Name and address of Company                                     |           | Payment<br>\$ /Months       | \$        |
| <b>Subtotal Liquid Assets</b>                                                | <b>\$</b> |                                                                 |           |                             |           |
| Real estate owned (enter market value<br>from schedule of real estate owned) | \$        |                                                                 |           |                             |           |
| Vested interest in retirement fund                                           | \$        |                                                                 |           |                             |           |
| Net worth of business(es) owned<br>(attach financial statement)              | \$        | Acct. no.                                                       |           |                             |           |
| Automobiles owned (make and year)                                            | \$        | Alimony/Child Support/Separate Maintenance<br>Payments Owed to: |           | \$                          |           |
| Other Assets (itemize)                                                       | \$        | Job Related Expense (child care, union dues, etc.)              |           | \$                          |           |
|                                                                              |           | <b>Total Monthly Payments</b>                                   |           | <b>\$</b>                   |           |
| <b>Total Assets a.</b>                                                       | <b>\$</b> | <b>Net Worth<br/>(a minus b)</b>                                | <b>\$</b> | <b>Total Liabilities b.</b> | <b>\$</b> |

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

| Property Address (enter S if sold, PS if pending<br>sale or R if rental being held for income) | Type of<br>Property | Present<br>Market Value | Amount of<br>Mortgages & Liens | Gross<br>Rental<br>Income | Mortgage<br>Payments | Insurance,<br>Maintenance,<br>Taxes & Misc. | Net<br>Rental<br>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                         | \$ | <p><b>If you answer "YES" to any questions a through i, please use continuation sheet for explanation.</b></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><small>(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.)</small></p> | <b>Borrower</b> |           | <b>Co-Borrower</b> |           |
| b. Alterations, improvements, repairs     |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>Yes</b>      | <b>No</b> | <b>Yes</b>         | <b>No</b> |
| 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)    |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                 |           |                    |           |



**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<br>Yes No | Co-Borrower<br>Yes No |
| k. Borrower's closing costs paid by Seller              |  | f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?                                                                                                           |                    |                       |
| l. Other Credits (explain)                              |  | g. Are you obligated to pay alimony, child support, or separate maintenance?<br><br>h. Is any part of the down payment borrowed?<br><br>i. Are you a co-maker or endorser on a note?<br><br>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                       |  | l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.                                                                                                                                                 |                    |                       |
| 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)?<br>(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:<br><br><b>X</b> | Date | Co-Borrower's Signature:<br><br><b>X</b> | Date |
|---------------------------------------|------|------------------------------------------|------|

|  |  |
|--|--|
|  |  |
|  |  |
|  |  |

|                                         |                                                                                        |
|-----------------------------------------|----------------------------------------------------------------------------------------|
| Loan Originator's Signature<br><b>X</b> | Date                                                                                   |
| Loan Originator's Name (print or type)  | Loan Originator Identifier<br><br>Loan Originator's Phone Number (including area code) |
| Loan Origination Company's Name         | Loan Origination Company Identifier<br><br>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:

- 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

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#### To Be Completed by Financial Institution:

- 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:

\_\_\_\_\_  
Uniform Residential Loan Application  
Freddie Mac Form 65 • Fannie Mae Form 1003  
Revised 09/2017

## 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'S BLANKET AUTHORIZATION

**PRIVACY ACT NOTICE:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor or borrower under its program. It will not be disclosed outside the agency except as required by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38 USC, Chapter 37 (if VA); by 12 USC, Section 1701 et seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et seq., or 7 USC, 1921 et seq. (if USDA/FMHA).

| Borrower Information                                                                                                  | Lender Information |
|-----------------------------------------------------------------------------------------------------------------------|--------------------|
| Name 1:<br>Social Security Number 1:<br>Name 2:<br>Social Security Number 2:<br>Street Address 1:<br><br>City/ST/ZIP: | 130 E Corsicana    |
|                                                                                                                       |                    |
|                                                                                                                       |                    |

**BORROWER AUTHORIZATION:** I hereby authorize the Lender to verify my past and present employment earnings records, bank accounts, stock holdings, and any other balances that are needed to process my loan application. I further authorize the Lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

***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 Loans extended by our Bank and Mortgage loans processed through America's Choice Home Loans. To best determine which product 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 loan amount
- Flexible Loan-to-Value Limits and Equity Requirements
- Payments serviced by First State 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.

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

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

\_\_\_\_\_  
Applicant Signature

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