

IMPORTANT:

PLEASE USE YOUR FULL LEGAL NAME (AS IT APPEARS ON YOUR SOCIAL SECURITY CARD) ON ALL LOAN APPLICATION DOCUMENTATION AND INCLUDE A COPY OF YOUR DRIVER'S LICENSE WITH THIS PACKET

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

CONSUMER LOAN APPLICATION

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.

TO: Name/Address of Lender First State Bank Athens P O Box 471 Athens, Tx 75751	What type of credit are you requesting? <i>(Please check appropriate box:)</i> <input type="checkbox"/> SECURED <input type="checkbox"/> UNSECURED <input type="checkbox"/> OPEN-END LINE OF CREDIT <input type="checkbox"/> CLOSED-END TERM LOAN INDIVIDUAL (Own income or assets) INDIVIDUAL (Own income or assets plus income or assets from other sources) <input type="checkbox"/> JOINT <i>(please initial)</i> _____ <input type="checkbox"/> COSIGNER
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Loan Amount \$	Interest Rate %	Term	Payment	Purpose
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LOAN ORIGATION COMPANY NAME:	LOAN ORIGATION COMPANY IDENTIFIER:
LOAN ORIGINATOR NAME:	LOAN ORIGINATOR LICENSE NUMBER:

APPLICANT/COSIGNER INFORMATION

Name (Last) _____ (First) _____ (MI) _____ (Suffix) _____	Taxpayer ID Number (SSN/TIN) _____	Date of Birth _____
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Street Address _____	Driver's License/ID Number _____	State _____	Home Phone Number _____
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City _____	State _____	ZIP Code _____	County _____	How Long There _____	No. of Dependents _____	Age of Dependents _____
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Previous Address <i>(if less than 2 years at current address)</i> _____	How Long There _____
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Employer _____	Address _____	Phone Number _____
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Position _____	How Long _____	How Often Paid: _____	Gross _____	Net _____	Weekly _____	Monthly \$ _____	Average Monthly Overtime Pay \$ _____
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Previous Employer _____	Address _____	Position _____	How Long _____
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Nearest Relative Not Living With You _____	Relationship _____
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Address _____	City _____	State _____	ZIP Code _____	Relative's Phone Number _____
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Present Mortgage Holder/Landlord _____	Phone Number _____
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Own _____	Rent _____	Monthly Payment \$ _____
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Immigration Status _____	U.S. Citizen _____	Perm. Resident of U.S. _____	Other: _____
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Marital Status: Do not complete if this application is for individual unsecured credit unless responding party resides in a community property state or is relying on property located in such a state for repayment of the credit requested.			
Married _____	Separated _____	Unmarried (including single, divorced, and widowed) _____	

Other Income: Amount \$ _____	Frequency _____	Source _____
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Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.

Payment Received Pursuant to: _____	Court Order _____	Written Agreement _____	Oral Understanding _____
Alimony per Month \$ _____	Child Support per Month \$ _____	Separate Maintenance Payment per Month \$ _____	

CO-APPLICANT INFORMATION

Name (Last) _____ (First) _____ (MI) _____ (Suffix) _____	Taxpayer ID Number (SSN/TIN) _____	Date of Birth _____
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Street Address _____	Driver's License/ID Number _____	State _____	Home Phone Number _____
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City _____	State _____	ZIP Code _____	County _____	How Long There _____	No. of Dependents _____	Age of Dependents _____
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Previous Address <i>(if less than 2 years at current address)</i> _____	How Long There _____
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Employer _____	Address _____	Phone Number _____
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Position _____	How Long _____	How Often Paid: _____	Gross _____	Net _____	Weekly _____	Monthly \$ _____	Average Monthly Overtime Pay \$ _____
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Previous Employer _____	Address _____	Position _____	How Long _____
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Nearest Relative Not Living With You _____	Relationship _____
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Address _____	City _____	State _____	ZIP Code _____	Relative's Phone Number _____
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Present Mortgage Holder/Landlord _____	Phone Number _____
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Own _____	Rent _____	Monthly Payment \$ _____
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Immigration Status _____	U.S. Citizen _____	Perm. Resident of U.S. _____	Other: _____
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Marital Status: Married _____ Separated _____ Unmarried (including single, divorced, and widowed) _____			
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Other Income: Amount \$ _____	Frequency _____	Source _____
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Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.

Payment Received Pursuant to: _____	Court Order _____	Written Agreement _____	Oral Understanding _____
Alimony per Month \$ _____	Child Support per Month \$ _____	Separate Maintenance Payment per Month \$ _____	

ADDITIONAL INFORMATION

If you, a joint applicant, or other party answers "yes" to any of the following questions, please explain in the space provided.

Are you a guarantor or co-maker of any leases, contracts, or debts? Applicant: Yes No	Joint Applicant/Other Party: Yes No
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Are there any suits or judgments pending against you? Applicant: Yes No	Joint Applicant/Other Party: Yes No
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Have you been declared bankrupt in the last 10 years? Applicant: Yes No	Joint Applicant/Other Party: Yes No
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COLLATERAL INFORMATION

Collateral to Secure Account: The description should include make, year, length, loan value, selling price, existing liens, serial numbers, name(s) of titleholder(s), legal description, license or registration numbers, etc., as may be applicable.

CURRENT ASSETS

Please attach additional sheet(s) if more space is required for the Current Assets section.

DESCRIPTION OF ASSET	OWNER NAME(S)	SUBJECT TO LIEN: YES/NO	VALUE
			\$
Total Assets from Addendum			\$
TOTAL ASSETS			\$

OUTSTANDING DEBTS

The following are all of the loans or debts you presently owe, including charge accounts, installment contracts, credit cards, rents, mortgages, alimony, child support, and separate maintenance payments you are obligated to make. **Please attach additional sheet(s) if more space is required.**

Use the first column (Applicant Code) to indicate whether the debt is the responsibility of the Applicant (A), Co-Applicant (C), or Joint Applicants (J).

APPLICANT CODE	NAME OF CREDITOR	ACCOUNT NUMBER	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENTS	Check box if to be paid from proceeds
			\$	\$	\$	
	Total Debts from Addendum		\$	\$	\$	
	TOTAL DEBTS		\$	\$	\$	

(If joint application, read singular pronouns in the plural.) I warrant the truth of the information contained in this application and that all statements made in this application are made for the purpose of obtaining the loan applied for. I warrant that the financial obligations I disclosed in this application and in support of this application are complete and that I have no other outstanding financial obligations of any kind, including any guarantor or cosigner liability. Lender, its agents, successors, and assigns, will rely on the information contained in this application, and I have a continuing obligation to amend and supplement the information provided in this application if any of the material facts I represented should change before closing. If I have left any spaces in this application blank, Lender, its agents, successors, and assigns, may assume the information requested is adverse. I authorize Lender, its agents, successors, assigns, and employees, to investigate and verify all information I provided to Lender, its agents, successors, and assigns. I understand that it is my sole and exclusive responsibility to determine all the tax effects of the loan and acknowledge that Lender, its agents, successors, and assigns, have not provided any tax advice to me. Lender, its agents, successors, and assigns, can give information about my loan to credit reporting agencies and others who may properly receive that information. If Lender approves this application and Lender, its agents, successors, and assigns, are required to report the amount of interest paid on the loan to the Internal Revenue Service, I understand that Lender, its agents, successors, and assigns, will report using the Social Security Number (tax identification number) shown above. I understand that if the Social Security Number is incorrect, that I may be subject to Internal Revenue Service penalties. I understand Lender, its agents, successors, and assigns, will keep this application whether or not my credit request is approved.

Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation I made in this application or in any other manner.

Signature of Applicant or Cosigner	Date	Signature of Co-Applicant	Date
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CREDITOR USE ONLY

Loan Approval (Indicate Conditions of Loan, if Any)

Date Application Received	Received By	Amount Requested
		\$
Date Application Completed	Approved By	Amount Approved
		\$

This application was taken by: Face-to-Face Interview Mail Telephone Internet

Reason(s) for Adverse Action Concerning Credit		
No Credit File	Unacceptable Type of Credit References	Unable to Verify Credit References
Insufficient Number of Credit References Provided	Poor Credit Performance With Us	Unable to Verify Employment
Limited Credit Experience	Temporary or Irregular Employment	Unable to Verify Income
Collection Action or Judgment	Insufficient Length of Employment	Unable to Verify Residence
Garnishment or Attachment	Insufficient Income for Amount of Credit Requested	Value or Type of Collateral Not Sufficient
Foreclosure or Repossession	Excessive Obligations in Relation to Income	Unacceptable Appraisal
Delinquent Credit Obligations (past or present with others)	Temporary Residence	Unacceptable Leasehold Estate
Bankruptcy	Insufficient Length of Residence	We Do Not Grant Credit to Any Applicant on the Terms and Conditions You Request.
Number of Recent Inquiries on Credit Bureau Report		
Other - Specify:		

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 Name 1: Social Security Number 1: Name 2: Social Security Number 2: Street Address 1: City/ST/ZIP:	Lender Information <p style="text-align: center;">130 E Corsicana</p>			

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



Regulation B Notice of Intent to Apply for Joint Credit

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

(Please mark one of the following choices)

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

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

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

Print or type Applicant Name

Applicant Signature

Today's Date

Print or type Applicant Name

Applicant Signature

Today's Date

Print or type Applicant Name

Applicant Signature

Today's Date



AUTHORIZATION TO PULL CREDIT

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

Applicant

Joint Applicant

Name (print): _____

Address: _____

Social Security #: _____

Birth Date: _____

Today's Date: _____

Signature

Signature

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