HOME EQUITY LOAN APPLICATION PLEASE TYPE OR PRINT

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

TYPE OF ACCO	UNT REC	QUESTED								
		•		-	ote: Marrie	d a	pplicants may apply f	for:	separate accounts.	
Joint Account -			•	,						
Individual Acco			-			ne c	or assets of another.			
INFORMATION I					***************************************		goods of another.			
The following info	ormation i	s requested b ty, fair housing re designation	y the federa g, and home as for "Bace"	governme mortgage o	ent for cert disclosure provides th	ain lav at a an	types of loans relate ws. You are not requi a lender may not disc d you have made this ervation or surname.	ed t red crim s a If y	o a dwelling in order to to furnish this informat inate on the basis of the oplication in person, un ou do not wish to furni	monitor the lender's compliance ion, but are encouraged to do so. is information, or on whether you der federal regulations the lender sh this information, please check
BORROWER	l do no	ot wish to furn	ish this infor	nation.			CO-BORROWER		I do not wish to furnish	this information.
Ethnicity:		nic or Latino		lispanic or	Latino		Ethnicity:		Hispanic or Latino	Not Hispanic or Latino
Race:	Alaska	can Indian or a Native e Hawaiian or	☐ Asiar	Afri	ck or can Ameri	icar	Race:		American Indian or Alaska Native Native Hawaiian or	Asian Black or African American White
		Pacific Island						_	Other Pacific Islander	- Willie
Sex:	☐ Fema	le	☐ Male				Sex:		Female	Male
TERMS REQUE	STED									
Amount		L	ength of Acc	ount Term			Periodic P	ayı	ment Date	Purpose
\$		magana sana sana sana sana						5001000		
COLLATERAL I	PROPER	IY		Year Bui	ilt.	Da	ite Purchased		Present Value	Balance Owing
7 dui Coo				rear Bar	"		tte i dionased		T TOOCHE Value	Balance 54111g
Title in Name(s)	of:			Address	of Title Ho	olde	er		Name and Addres	s of Mortgage Holder
									Phone No.	Acct. No.
INDIVIDUAL AP Name	PLICAN	T INFORMAT	ION				Birthdate	Sc	ocial Security No.	A CHARLES TO CHARLES THE REAL PROPERTY OF THE
Address							County	Di	ivers License No.	
Home Phone			Business	Phone		T	Number	of E	Dependents	Ages of Dependents
Employer/Self Er	mployed		Posit	ion		Ye	ars Employed		Employer's Address	J
Previous Employ	/er		Posit	ion		Ye	ars Employed		Previous Employer's	Address
Name and Addre	ess of App	olicant's Neare	est Relative						<u> </u>	Relationship
Wages, Salary, 0	Commissi	ons						Н	ow Often Paid	
Gross \$				Net \$		1	/month	L		sidered. Alimony, child support
separate mainte		•			possesses				l Understanding.	sidered. Alimony, child support,
Other Income: S	ource						Amou	unt/	Month	
Marital Status	☐ Marri	ed Sepa	arated	Jnmarried	(includes :	sing	gle, divorced and wide	owe	ed)	
JOINT APPLIC	ANT OR	OTHER PART	TY INFORMA	ATION						
Provide the infor	rmation in	this section	if joint credit,	or the ind	ividual app	olic	ant is relying on the	inc	ome of others as a bas	is for repayment, or the individual ayment of the credit requested.
Name	a comme	anity property	31416 01 13 161	ying on pro	perty loca	T	Birthdate	ΤŤ	ocial Security No.	ayment of the creativequested.
Address						Ī	County	D	rivers License No.	
Home Phone			Business	Phone		٦	Number	of	Dependents	Ages of Dependents
Employer/Self E	mployed	dum	Pos	tion		Ye	ears Employed		Employer's Address	
Previous Emplo	yer		Pos	ition		Ye	ears Employed		Previous Employer's	Address
Name and Addr	ess of Joi	int Applicant's	or Other Par	ty's Neares	st Relative					Relationship
Wages, Salary, Gross \$	Commiss	sions	/month	Net \$			/month	T	low Often Paid	
	• • • •	•	maintenand							sidered. Alimony, child support
Other Income: 5									/Month	
Marital Status	☐ Marr	ied 🗆 Sen	arated \square	Unmarried	(includes	ein	ale divorced and wid		od)	

ASSET AND DEBT INFORMATION If "Joint Applicant or Other Party Information" section was completed above, this section should be completed giving information about both the Applicant and the Joint Applicant or Other Party. Please identify the Applicant-related information with an "*". Attach additional sheets if necessary. ASSETS **DESCRIPTION OF ASSETS** NAME(S) OF OWNER(S) SUBJECT TO DEBT: YES/NO VALUE Checking Account Number(s) (where) Savings Account Number(s) Automobiles (Make, Model, Year) Marketable Securities (Issuer, Type, No. of Shares) Life Insurance (cash value) Other Real Estate (Location, when acquired) Other Assets (Describe) **Total Assets** OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. ACCOUNT NAME IN WHICH THE **ORIGINAL** PRESENT MONTHLY CREDITOR NUMBER **ACCOUNT IS CARRIED** AMOUNT **BALANCE PAYMENTS** Landlord or Mortgage Holder on other Real Estate Auto Loan Auto Loan Credit or Charge Card Credit or Charge Card TOTAL DEBTS \$ \$ \$ Credit References Date Paid Date Paid GENERAL INFORMATION If you or a joint applicant or other party answers "yes" to any of the following questions, please explain in the space provided. Yes ☐ No Are you a guarantor or co-maker of any leases, contracts or debts? ☐ Yes ☐ No Are there any suits or judgments pending against you? (Include amount) ☐ No Yes Have you been declared bankrupt in the last 10 years? New York Residents: A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied. Ohio Residents: The Ohio laws against discrimination require all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update this credit information at Lender's request and if my financial condition changes. I acknowledge receipt of the Home Equity Brochure and the lender's Home Equity disclosure statement on today's date. Applicant X _ Date . Joint-Applicant X _ Date_ CREDITOR USE ONLY This application was taken by: \square face to face interview \square mail \square telephone \square internet Date Application Received: Received By: Amount Requested Approved By: Approved By: Amount Approved Initial Advance Funding Date: Rescindable? Yes No

"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 3 PERCENT OF THE LOAN AMOUNT;
- "(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) THE LOAN MAY NOT BE SECURED BY AGRICULTURAL HOMESTEAD PROPERTY, UNLESS THE AGRICULTURAL HOMESTEAD PROPERTY IS USED PRIMARILY FOR THE PRODUCTION OF MILK:
- "(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 REPAID 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 WRITTEN APPLICATION TO THE LENDER OR BEFORE 12 DAYS AFTER YOU RECEIVE THIS NOTICE, WHICHEVER DATE IS LATER; 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;
- "(N) THE LOAN MAY CLOSE ONLY AT THE OFFICE OF THE LENDER, TITLE COMPANY, OR AN ATTORNEY AT LAW;
- "(0) 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 TOANOTHER LENDER;
 - "(2) NOT REQUIRE THAT YOU ASSIGN WAGES AS SECURITY;
 - "(3) NOT REQUIRE THAT YOU EXECUTE INSTRUMENTS WHICH HAVE BLANKS LEFT TO BE FILLED TN:
 - "(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 REHALF:
 - "(5) PROVIDE THAT YOU RECEIVE A COPY OF ALL 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, SOLICITATION CHECK, OR SIMILAR DEVICE 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 50 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 50 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."

I ACKNOWLEDGE RECEIPT OF A	COPY OF THIS NOTICE ON	
BORROWER	BORROWER	
BORROWER	BORROWER	

Covered Borrower Identification Statement

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to check and sign one of the following statements as applicable:

	X	
	Date	
	I AM a dependent of a member of the Armed Forces on active duty as describe the member's spouse, the member's child under the age of eighteen years old, for whom the member provided more than one-half of my financial support for preceding today's date.	or I am an individual
	XDate	
	Date	
П	OR I AM NOT a regular or reserve member of the Army, Navy, Marine Corps,	Air Force, or Coast
		Air Force, or Coast iod of 30 days or fewer
	I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Guard, serving on active duty under a call or order that does not specify a per (or dependent of such a member). X	Air Force, or Coast iod of 30 days or fewer
	I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Guard, serving on active duty under a call or order that does not specify a per (or dependent of such a member).	Air Force, or Coast iod of 30 days or fewer
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