

Thank you for your real estate loan inquiry. To help our bank comply with Federal regulations and sound lending practices, the following statements and documents should accompany your real estate loan application.

APPLICATIONS SUBMITTED BY INDIVIDUALS

- A copy of a government issued photo ID for each applicant
- If you are an employee on a company’s (or another person’s) payroll
 - Copies of your signed and dated Federal Income Tax Return for the previous two years
 - Paystubs covering the most recent 30 days or most recent pay period which includes year-to-date income
- Self-employed
 - Copies of all pages of your signed and dated IRS tax returns for the previous two years
- If you have other income you wish to disclose and be used to qualify you for credit, submit verification of this income
 - Child support – submit a copy of your divorce decree (or other order for child support payments) along with verification that the child support payments were received for the previous year
 - Rental or other income – submit verification of income by providing copies of all pages of your signed and dated IRS tax returns for the previous two years
 - Retirement income – most current award letter or similar documentation
- Copies of your most recent bank and investment account statements (include item copies). All of the copies should cover the same time period
- Documentation that you have the funds to pay your down payment and your portion of the closing costs if this is not verifiable by reviewing your bank and investment account statements
- A copy of the fully executed Earnest Money Contract on the home/land you are purchasing

APPLICATIONS SUBMITTED BY NON-INDIVIDUALS

- Balance sheet, income statement, cash flow statement, and copies of all pages of your signed and dated IRS tax returns for the previous two years
- Copies of your most recent bank and investment account statements (include item copies). All of the copies should cover the same time period
- Corporations, also submit a complete copy of your articles of incorporation, by-laws, certificate of incorporation, and a resolution authorizing specific officer(s) to submit this application
- Limited liability companies, also submit a complete copy of your company regulations, certificate of organization, and a resolution or minutes of the meeting authorizing specific officer(s) to submit this application
- Partnerships, also submit a complete copy of your partnership agreement

Contact information for verification of employment:

Estimated value of proposed property:

Property Tax amount on the proposed property:

Insurance proposal on proposed property:

OTHER ITEMS MAY BE REQUESTED AFTER YOUR APPLICATION IS ACCEPTED.
UPDATED INFORMATION IS OFTEN REQUESTED PERIODICALLY THROUGHOUT THE LIFE OF YOUR LOAN.

Our locations and lending staff are listed below. You may contact our lending staff with any questions that you may have regarding your application.

First State Bank of Bedias
P. O. Box 99
Bedias, Texas 77831
Ph. 936.395.2141

First State Bank of Bedias – Kurten
12598 East State Highway 21
Bryan, Texas 77808
Ph. 979.589.2407

Nationwide Mortgage Licensing System and Registry– Institution ID 709538	
Additional information available online at mortgage.nationwidelicencingsystem.org	
Lisa Lynette Dreher - MLO 747459 (l.dreher@bediasbank.com)	Jason Heath Gooch - MLO 747194 (j.gooch@bediasbank.com)
Deanna Garcia Smith - MLO 1042504 (d.smith @bediasbank.com)	Erin Ashley Prihoda - MLO 747294 (e.prihoda@bediasbank.com)

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 [] Conventional [] Other (explain): [] FHA [] USDA/Rural Housing Service				Agency Case Number		Lender Case Number	
Amount \$		Interest Rate %	No. of Months	Amortization Type: [] Fixed Rate [] Other (explain): [] GPM [] 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 [] Construction [] Other (explain): [] Refinance [] Construction-Permanent				Property will be: [] Primary Residence [] Secondary Residence [] Investment			
Complete this line if construction or construction-permanent loan.							
Year Lot Acquired	Original Cost		Amount Existing Liens		(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$		\$		\$	\$	\$
Complete this line if this is a refinance loan.							
Year Acquired	Original Cost		Amount Existing Liens		Purpose of Refinance		Describe Improvements [] made [] to be made
	\$		\$				Cost: \$
Title will be held in what Name(s)				Manner in which Title will be held		Estate will be held in: [] Fee Simple [] Leasehold (show expiration date)	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)							
III. BORROWER INFORMATION							
Borrower				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)
[] Married [] Unmarried (include single, divorced, widowed) [] Separated		Dependents (not listed by Co-Borrower) no. ages		[] Married [] Unmarried (include single, divorced, widowed) [] Separated		Dependents (not listed by Borrower) no. ages	
Present Address (street, city, state, ZIP) [] Own [] Rent _____ No. Yrs.				Present Address (street, city, state, ZIP) [] Own [] Rent _____ No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, ZIP) [] Own [] Rent _____ No. Yrs.				Former Address (street, city, state, ZIP) [] Own [] Rent _____ No. Yrs.			
IV. EMPLOYMENT INFORMATION							
Borrower				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:							
Name & Address of Employer [] Self Employed		Dates (from - to)		Name & Address of Employer [] Self Employed		Dates (from - to)	
		Monthly Income \$				Monthly Income \$	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer [] Self Employed		Dates (from - to)		Name & Address of Employer [] Self Employed		Dates (from - to)	
		Monthly Income \$				Monthly Income \$	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	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.	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.

Completed ☐ Jointly ☐ Not Jointly

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.			
Description				LIABILITIES		Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$		Name and address of Company		\$ Payment/Months	\$
List checking and savings accounts below				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.			
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.			
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$
Acct. no.		\$		Acct. no.			
Stocks & Bonds (Company name/number & description)		\$		Name and address of Company		\$ Payment/Months	\$
Acct. no.				Acct. no.			
Life insurance net cash value		\$		Name and address of Company		\$ Payment/Months	\$
Face amount: \$				Acct. no.			
Subtotal Liquid Assets		\$		Name and address of Company		\$ Payment/Months	\$
Real estate owned (enter market value from schedule of real estate owned)		\$		Acct. no.			
Vested interest in retirement fund		\$		Name and address of Company		\$ Payment/Months	\$
Net worth of business(es) owned (attach financial statement)		\$		Acct. no.			
Automobiles owned (make and year)		\$		Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
Other Assets (itemize)		\$		Job-Related Expense (child care, union dues, etc.)		\$	
				Total Monthly Payments		\$	
Total Assets a.		\$		Net Worth (a minus b) ▶ \$		Total Liabilities b. \$	

VI. ASSETS AND LIABILITIES (cont'd)

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

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	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	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (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.) f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question. g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? j. Are you a U.S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own - - principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home - - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee						
h. Discount (if Borrower will pay)						
i. Total costs (add items a through h)						
j. Subordinate financing						
k. Borrower's closing costs paid by Seller						
l. Other Credits (explain)						
m. Loan amount (exclude PMI, MIP, Funding Fee financed)						
n. PMI, MIP, Funding Fee financed						
o. Loan amount (add m & n)						
p. Cash from/to Borrower (subtract j, k, l & o from i)						

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	<input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:

This information was provided: ☐ In a face-to-face interview ☐ By the applicant and submitted by fax or mail ☐ In a telephone interview ☐ By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature	Date	
X		
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION			
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:		Agency Case Number:
	Co-Borrower:		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	

FACTS

WHAT DOES FIRST STATE BANK OF BEDIAS DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include: *(Social Security number • Account Balances • Payment History Transaction or Loss History • Credit History • Checking Account Information)* When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First State Bank of Bedias chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First State Bank of Bedias Share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes- to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

What We Do	
How does First State Bank of Bedias protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does First State Bank of Bedias collect my personal information?	We collect your personal information, for example, when you <i>(Open an account • Deposit Money Apply for a loan • Use your credit or debit card • Show you driver's license)</i> . We also collect your personal information from others, such as credit bureaus, affiliates, or other companies
Why can't I limit all sharing?	Federal law gives you the right to limit only <i>sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you</i> , State laws and individual companies may give you additional rights to limit sharing. See back for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies <i>First State Bank of Bédias has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and financial companies. <i>First State Bank of Bédias does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>First State Bank of Bédias doesn't jointly market.</i>

QUESTIONS?

Call: 936-395-2141 or go to www.bediasbank.com

Other Important Information

For Texas Customers. The First State Bank of Bédias is chartered, licensed or registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the First State Bank of Bédias should contact the Texas Department of Banking through one of the means indicated below: In person, or by U.S. mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; E-mail: consumer.complaints@dob.texas.gov, Website: www.dob.texas.gov.