

Second Mortgage or Home Improvement Loan Application

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.

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|--|---|-------------------------------|-----------------------|--|--|---|---|
| TYPE LOAN APPLIED FOR | <input type="checkbox"/> Conventional | Amount \$ _____ | Interest rate _____ % | No. of mos. _____ | Monthly payment Principal & Interest _____ | Property Type | |
| | <input type="checkbox"/> Secured <input type="checkbox"/> Unsecured | | | | | <input type="checkbox"/> Single Family Dwelling <input type="checkbox"/> 2-4 Family Dwelling <input type="checkbox"/> Other _____ | <input type="checkbox"/> Condo <input type="checkbox"/> PUD |
| Address of property to be improved _____ | | | Date purchased _____ | Cash down payment _____ | Purchase Price \$ _____ | Present value of home \$ _____ | |
| Title in name of: _____ | | Address of title holder _____ | | Mortgage Type: Is your present first mortgage a conventional graduated payment mortgage or an FHA 245 mortgage loan? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, attach payment schedule | | | |
| Yr. house built _____ | No. of rooms _____ | No. of bdrms. _____ | No. of baths _____ | Family room or den <input type="checkbox"/> Yes <input type="checkbox"/> No | Gross living area Sq. Ft. _____ | Garage / Carport (Specify type & no.) _____ | Central air <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If this is a new residential structure, has it been completed and occupied for 90 days or longer? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | | | | |

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| Improvements Planned (copies of estimate or itemized cost breakdown must be attached) | <input type="checkbox"/> Property Improvement |
| | <input type="checkbox"/> Rehabilitation / Modernization |
| | <input type="checkbox"/> Additions |
| | <input type="checkbox"/> Energy Conservation |
| | <input type="checkbox"/> Solar Installation |

The Co-Borrower Section and all other Co-Borrower questions must be completed and the appropriate box(es) checked if another person will be jointly liable with the Borrower on the loan, or the Borrower is relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the loan, or the Borrower lives in a community property state or is relying on property located in a community property state as a basis for repayment of the credit requested. **NOTE: Married applicants may apply for separate accounts.**

| Borrower | | | Co-Borrower | | |
|--|--|----------------------|--|--|----------------------|
| Name _____ | Date of Birth _____ | | Name _____ | Date of Birth _____ | |
| Present Address (if different from above) No. Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent | | | Present Address _____ No. Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent | | |
| Street _____ | | | Street _____ | | |
| City / State / Zip _____ | | | City / State / Zip _____ | | |
| Former address if less than 2 years at present address | | | Former address if less than 2 years at present address | | |
| Street _____ | | | Street _____ | | |
| City / State / Zip _____ | | | City / State / Zip _____ | | |
| Years at former address _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent | | | Years at former address _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent | | |
| Complete for secured or joint loans only | Dependents other than listed by Co-Borrower | | Complete for secured or joint loans only | Dependents other than listed by Borrower | |
| <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried — (include single, divorced, widowed) | No. _____ | Ages _____ | <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried — (include single, divorced, widowed) | No. _____ | Ages _____ |
| Name and Address of Employer _____ | Years employed in this line of work or profession? _____ Years Years on this job _____ <input type="checkbox"/> Self Employed* | | Name and Address of Employer _____ | Years employed in this line of work or profession? _____ Years Years on this job _____ <input type="checkbox"/> Self Employed* | |
| Position / Title _____ | Type of Business _____ | | Position / Title _____ | Type of Business _____ | |
| Social Security Number _____ | Home Phone _____ | Business Phone _____ | Social Security Number _____ | Home Phone _____ | Business Phone _____ |
| Name & Address of nearest relative not living with you _____ | Relationship _____ | Home Phone _____ | Name & Address of nearest relative not living with you _____ | Relationship _____ | Home Phone _____ |

| Gross Monthly Income | | | | Bank | Account No. | Name & Address of Depository |
|--|----------|-------------|----------|------------------------------|-------------|------------------------------|
| Item | Borrower | Co-Borrower | Total | Checking | | |
| Empl. Income | \$ _____ | \$ _____ | \$ _____ | <input type="checkbox"/> Yes | | |
| Other † (Before completing, see notice under Describe Other Income below.) | | | | <input type="checkbox"/> No | | |
| Savings | | | | <input type="checkbox"/> Yes | | |
| Total | \$ _____ | \$ _____ | \$ _____ | <input type="checkbox"/> No | | |

| Describe Other Income | | | Monthly Amount |
|--|---|--|----------------|
| <input type="checkbox"/> B – Borrower <input type="checkbox"/> C – Co-Borrower | NOTICE: † Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan. | | \$ _____ |
| | | | |

| If Employed In Current Position For Less Than Two Years, Complete The Following | | | | | | |
|---|----------------------------|--------------|------------------|------------------|-----------------|----------------|
| B/C | Previous Employer / School | City / State | Type of Business | Position / Title | Dates From / To | Monthly Income |
| | | | | | | |

| These Questions Apply to Both Borrower and Co-Borrower | | | | | |
|---|--------------------|-----------------------|--|--------------------|-----------------------|
| If a "yes" answer is given to a question in this column, please explain on an attached sheet. | Borrower Yes or No | Co-Borrower Yes or No | | Borrower Yes or No | Co-Borrower Yes or No |
| Are there any outstanding judgments against you? | _____ | _____ | Are you a co-maker or endorser on a note? | _____ | _____ |
| Have you been declared bankrupt within the past 7 years? | _____ | _____ | Do you have any past due obligations owed to or insured by any agency of the federal government? | _____ | _____ |
| Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? | _____ | _____ | Are you a U.S. citizen? | _____ | _____ |
| Are you a party to a law suit? | _____ | _____ | If "no," are you a resident alien? | _____ | _____ |
| Are you obligated to pay alimony, child support, or separate maintenance? | _____ | _____ | If "no," are you a non-resident alien? | _____ | _____ |

* The Lender requires business credit report, signed Federal Income Tax returns for last two years; and, if available, audited Profit and Loss Statement plus balance sheet for same period.



Second Mortgage Application Checklist

TO EXPEDITE YOUR LOAN REQUEST, WE MAY REQUIRE ADDITIONAL DOCUMENTS, NOT INCLUDING THE FOLLOWING:

1. Completed loan application (front and back)
PLEASE ADD YOUR E-MAIL ADDRESS TO YOUR APPLICATION.
2. Verification of Income
We need three months of current pay stubs and W-2 from previous year. If self-employed, we need two years of complete tax returns.
3. Legible, signed copy of contract from builder doing improvements
4. Homeowner's insurance policy (showing coverage and agent information)
5. Survey of property
6. Settlement Statement from purchase/refinance (if in home two years or less)
7. Current tax appraisal OR Real Appraisal if home is less than one year old—ALL PAGES
8. Mortgage Information with address & account number
9. Three (3) current pictures of your homestead

If faxing, please ensure all pages are legible and scanned.

Jim Sledge: Office 214-941-4268
Cell 817-614-4524
Fax 214-941-2244
jsledge@grandbankoftexas.com





FACTS

WHAT DOES GRAND BANK OF TEXAS DO WITH YOUR PERSONAL INFORMATION?

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| Why? | Financial companies choose how they share your 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ◆ Social Security number ◆ Account balances ◆ Payment history ◆ Transaction History ◆ Credit history ◆ Overdraft history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| 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 Grand Bank of Texas chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Grand Bank of Texas 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 do not share information |
| For joint marketing with other financial companies | No | We do not share information |
| For our affiliates' everyday business purposes – information about your transactions and experiences | No | We do not share information |
| For our affiliates' everyday business purposes – information about your creditworthiness | No | We do not share information |
| For our affiliates to market to you | No | We do not share information |
| For our nonaffiliates to market to you | No | We do not share information |

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| Questions? | Call 972-264-4811 or go to www.grandbankoftexas.com |
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What We Do

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|---|---|
| <p>How does Grand Bank of Texas protect my personal information?</p> | <p>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.</p> <p>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.</p> |
| <p>How does Grand Bank of Texas collect my personal information?</p> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ◆ Open an account ◆ Apply for a loan ◆ Give us your contact information ◆ Make a wire transfer ◆ Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| <p>Why can't I limit all sharing?</p> | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ◆ 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |

Definitions

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| <p>Affiliates</p> | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ◆ <i>Grand Bank of Texas does not share with our affiliates.</i> |
| <p>Nonaffiliates</p> | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ◆ <i>Grand Bank of Texas does not share with nonaffiliates so they can market to you.</i> |
| <p>Joint Marketing</p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ <i>Grand Bank of Texas does not jointly market.</i> |

Other Important Information

For Texas Bank Customers. Grand Bank of Texas 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 Grand Bank of Texas 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.