OFAC VERIFIED

Second Mortgage or Home Improvement Loan Application

initials. Date___in CENSUS TRACT

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.

,	, p,														
	Conventional Secured	Unsecured	Am \$	nount	1 10	nterest rate %	No. of m	ios.	Monthly payr Principal & Int	terest	Single 2-4 Far Other _	Family Dv nily Dwell	Property T velling ling		☐ Condo ☐ PUD
Address of property to be improved								Cash down pa	yment Pu	t Purchase Price		Present value of home			
Title in name of: Address					ess of tit	s of title holder				Mortgage Type: Is your present first mortgage a conven graduated payment mortgage or an FHA 245 mortgage					
Yr. house built No. of rooms No. of bdrms. No. of baths					Family room or den Gros			ss living area	One Section No. Yes If yes, attach page / Carport (Specify type & no.)			C	nt schedule entral air 'es \square No		
If this is a new re	esidential struct	ure, has it be	en compl	eted and	occup	ied for 90 days	or longer	r?	☐ Yes ☐ No						
	ents Plann			-	_		-	-	vn must be	attache	d)	Tvi	oe of In	npro	vement
												☐ Pro☐ Re	operty Imp	n / Mo	nent odernization
Additions Energy Conservation 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 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 live 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 lives in a								
		Borrov	ver		0.5				A STATE OF THE	С	o-Boi	rower		200	THE RESERVE
Name						Date of Birth	Name								Date of Birth
Present Address									ress						own 🗆 Rent
City / State / Zip _							City / St	tate / 2	Zip						
Former address Street	if less than 2 y						Former address if less than 2 years at present address Street								
City / State / Zip				122					Zip						
Years at former a		one only	Own			d by Co-Borrower			ner address secured or joint	loons only		□ Owi			eted by Borrower
Complete for sec	Separated		No.	its other tr		jes	☐ Marri					No. Ages			
☐ Unmarried —(i	include single, divo	rced, widowed)		Walson			☐ Unm	arried	— (include single,	divorced, with	dowed)				
Name and Addre	ss of Employer			work or	profess	ed in this line of sion? Years	Name	Name and Address of Employer Years employed in this I work or profession? Years					sion?		
				Years o	on this j								Years on this job		
Position / Title			Type of Bu			,	Position	n / Tit	tle		Тур	e of Busir			
Social Security N	umber	Home Phor	ne	Bus	siness F	Phone	Social	Secu	rity Number	Hor	ne Phor	ne	Busi	ness l	Phone
Name & Address	of nearest relat	ive not living	with you	Relatio	nship	Home Phone	Name	& Add	dress of neares	t relative no	t living	with you	Relation	nship	Home Phone
	Gr	oss Mont	bly Inco	ome			Bank		Account No.		N	2 P A S	Idrana of I	Janas	iton
Item	Borrowe		Co-Borrov			Total	Checking		Account No.	1	IN	arrie & Ac	Idress of I	Depos	tory
Empl. Income	\$	\$	OO-DOITO		\$	Total	☐ Yes	9							
Other † (Before	•	Ψ			Ψ		□ No								
completing, see notice under De-						V	Savings	3							
scribe Other Income below.)	•			1	•		☐ Yes								
Total	\$	\$			\$	Describe C		con	ne						
B - Borrowe	er C – Co-Borro	ower NOTIC		mony, ch	nild sup	port, or separat	e maintena	ance i	income need no	t be reveal	ed if the	Borrowe	r	race Al	Monthly
◆ B = Bollowe			or Co	o-Borrowe	er does	not choose to	have it cor	nsider	red as a basis fo	or repaying	this loa	n.		\$	Amount
					-									Ψ	
						V 11 14 17 17 17									
Will state of the same	lf E	mployed	In Curr	ent Po	ositio	n For Less	Than	Two	Years, Co	mplete ⁻	Γhe F	ollowii	ng		
B/C Previous	s Employer / Scl	hool	City / S	tate		Type of Busine	ss	Pos	sition / Title		Dates	From / To	0	M	lonthly Income
	An brain and a		TI.		No. tarre				1.0						
					WAS CIVE			row	er and Co-	Borrow	er				
If a "yes" answe column, please Are there any out	explain on an a	ttached she	et.		rower or No	Co-Borro Yes or I	No	re vo	u a co-maker o	endorser (on a not	e?	Yes or		Co-Borrower Yes or No
								o you	u have any past	due obliga	tions				
Have you been declared bankrupt within the past 7 years? Have you had property foreclosed upon or given						0	wed to	to or insured by federal governm	any agency nent?						
title or deed in lieu thereof in the last 7 years?						Are you a U.S. citizen? If "no," are you a resident alien?									
Are you a party to a law suit? Are you obligated to pay alimony, child support, or separate maintenance?							are you a resid		en?						

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.

→ C – Co-Bo	ower orrower	Creditor's Name and Address	Account Number	Date Incurred	Original Amount	Present Balance	Monthly Payment	Amount Past Due
					\$	\$	\$	\$
					5.7			
		16. 3	, 44					
		V - 1 3 m 5.5		s, #798%				
			10 (10 m) (1					
Lien Holde	er:	Year and Make:				7 8.0 C. Blog.d 76.	es.	
Lien Holde	er:	Year and Make:						
Name and	Address of First Lien	Holder of Security Property						
Name and	Address of Subordina	ate Lien Holder(s) of Security						
			and the last					
List Debts	On Other Real Estate	e Owned						
t any additiona en received:	al names under which	credit has previously	If not included in mo following:			s and Insurance		
			M	lonthly payment for	Home Owner	Association dues		
					Total Mo	nthly Obligations		
	OINT CREDIT:	(initials)		//				
at the proper obtaining the is application asonable no impleted. I / WE UND	ty will not be used for the loan. Verification in will be retained by tice, to enter the interpretable ERSTAND THAT I	I in this application which no any illegal or restricted promay be obtained from any by the lender, even if the mproved property for the ITHE SELECTION OF A COLY. THE LENDER DOES N	ourpose, and that a source named in t loan is not grante sole purpose of co ONTRACTOR OR	all statements methis application of the determining that DEALER, ACCE	ade in this ap ir through a cr by consent to the improve	plication are true edit reporting ag and authorize ments specified MATERIAL USE	and are made fency. The origin the lender, after in this applicati	or the purpose al or a copy of the giving of the giving on have been
We understa	and that it may be a	intend to occupy the propa a federal crime punishable er the provisions of the Uni	by a fine or impris	sonment, or both		make any false	statements con	cerning any
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ne following in th equal cred b. You may se ou choose to ander is requir	ower's Signature nformation is reque dit opportunity, fair I elect one or more de furnish it. However	Date	for Governme ment for certain ty ge disclosure law law provides that th the information	Co-Borrent Monitorir pes of loans rela s. You are not re a lender may no and you have m	ower's Signatur Ig Purpose Ited to a dwell equired to furn ot discriminate lade this appl	Date e essing in order to maish this informate on the basis of ication in person	ion, but are enc this information, , under federal r	ouraged to d or on whethe egulations th
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Second Mortgage Application Checklist

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

- 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?

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?

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 History
- ◆ Credit history
- ♦ Overdraft history

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 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

Questions?

Call 972-264-4811 or go to www.grandbankoftexas.com

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What We Do						
How does Grand Bank of Texas 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 Grand Bank of Texas	We collect your personal information, for example, when you					
collect my personal information?	 ◆ Open an account ◆ Apply for a loan ◆ Give us your contact information ◆ Make a wire transfer ◆ Show your driver's license 					
	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					
	 ♦ 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 					
	State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.					
Definitions						
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.					
	Grand Bank of Texas does not share with our affiliates.					
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.					
	 Grand Bank of Texas does not share with nonaffiliates so they can market to you. 					
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.					
	◆ Grand Bank of Texas does not jointly market.					

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.