



**SECTION C - ASSET & DEBT INFORMATION**

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

**ASSETS OWNED** (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			\$
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
TOTAL ASSETS			\$

**OUTSTANDING DEBTS** (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)					
TOTAL DEBTS			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments?  No  Yes

If yes, to (Name & Address) \_\_\_\_\_ Amt. per month \$ \_\_\_\_\_

Are you a co-maker, endorser, or guarantor on any loan or contract?  No  Yes If yes, for whom? \_\_\_\_\_ To whom? \_\_\_\_\_

Are there any unsatisfied judgments against you?  No  Yes If yes, to whom owed? \_\_\_\_\_ Amount \$ \_\_\_\_\_

Have you been declared bankrupt in the last 10 years?  No  Yes If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_

**SECTION D - SECURED CREDIT** Complete only if credit is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION

NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any).

**SIGNATURES** - 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 credit information at Lender's request if my financial condition changes.

\_\_\_\_\_  
Applicant's Signature Date Other Signature (Where Applicable) Date

Creditor Use Only:  
This application was taken by:  face-to-face interview  mail  telephone

Date Application Received:	Received By:	Amount Requested: \$
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## **S.A.F.E Act**

### **Notice of Availability**

Star Bank of Texas follows the standards for licensing and registration established by the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E. Act). To obtain information on employees who originate residential mortgage loans and are registered with the Nationwide Mortgage Licensing System and Registry, please contact the Nationwide Mortgage Licensing System & Registry Consumer Access Center at:

Nationwide Mortgage Licensing System & Registry

Consumer Access Site

[www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)

Star Bank of Texas NMLS #	409689
Russ Richardson MLO #	762588
Bill Davenport MLO #	762586
Steve Siebenthall MLO #	745065
Gary Stone MLO #	762589
Ryan Richardson MLO #	770827
Matt McWhorter MLO #	627961
John Gerdes MLO #	721729

Customer Signature \_\_\_\_\_ Date \_\_\_\_\_

**STAR BANK OF TEXAS**  
**Non-Collection of Fees Confirmation**  
**(Must be signed by all applicants)**

I/We have not paid any fees, such as appraisal fee or flood fee (other than credit report fee, if applicable) to Star Bank of Texas or to any other third parties in connection with my real estate application submitted to Star Bank of Texas on my behalf, as of \_\_\_\_\_ (date).

I/We understand that upon receipt of the early mortgage loan disclosures for this application, I will then be responsible for all applicable fees.

APPLICANT(S):

\_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Date: \_\_\_\_\_

\_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Date: \_\_\_\_\_

STAR BANK OF TEXAS:  
Received by Lender:

Date: \_\_\_\_\_  
Initials: \_\_\_\_\_

**FAIR CREDIT REPORTING ACT NOTICE**

Pursuant to the Fair Credit Reporting Act and Regulation V, we are required to provide you with the following information:

We may report information about your loan and/or account to credit bureaus. Late payments, missed payments, or other defaults on your loan and/or account may be reflected in your credit report.

**EQUAL CREDIT OPPORTUNITY ACT (ECOA) NOTICE**

The Equal Credit Opportunity Act prohibits creditor from discrimination against applicants on the basis of Sex, race, color, religion, national origin, age, handicap or marital status, whether all or part of the applicant's income is derived from any public assistance program, or if the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency which administers compliance with this law concerning with this mortgage is the Federal Trade Commission, Equal Credit Opportunity, 600 Pennsylvania Ave., Washington, D.C. 20580 (877) 382-4357

**APPRAISAL REQUEST**

You have the right to receive a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that you have paid for the appraisal. We must receive your written request no later than 90 days after we notify you about the action taken on your application or you withdraw your application. If you would like a copy of the appraisal report, contact:

Star Bank of Texas  
Loan Department  
PO Box 137029  
Fort Worth, TX 76136

Upon receipt of a written request, the Lender will respond by providing the appraisal "promptly" which in most cases is 30 days, but could be longer in "exceptional circumstances."

I/WE HAVE RECEIVED A COPY OF THIS NOTICE.

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## FACTS WHAT DOES STAR BANK OF TEXAS 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
- Income
- Account balances
- Payment history
- Transaction history
- Credit 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 Star Bank of Texas chooses to share; and whether you can limit this sharing.

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

**Questions?** Call 817-238-7827

What We Do	
<b>How does Star Bank of Texas protect my personal information?</b>	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.
<b>How does Star Bank of Texas collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Use your credit or debit card</li> <li>● Apply for financing</li> <li>● Provide account information</li> <li>● Give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>Star Bank of Texas has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>Star Bank of Texas does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>● <i>Star Bank of Texas does not jointly market.</i></li> </ul>
Other Important Information	
<p><b>For Alaska, Illinois, Maryland and North Dakota Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For California Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p><b>For Massachusetts, Mississippi and New Jersey Customers.</b> We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For Vermont Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.</p> <p><b>For Texas Customers.</b> The Star 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 the Star 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: <a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a>, Website: <a href="http://www.dob.texas.gov">www.dob.texas.gov</a>.</p>	

X  
Applicant Signature and Date

X  
Co-Applicant Signature and Date