

Second Mortgage or Home Improvement Loan Application

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.

TYPE LOAN APPLIED FOR	<input type="checkbox"/> Conventional <input type="checkbox"/> Secured <input type="checkbox"/> Unsecured	Amount \$ _____	Interest rate _____ %	No. of mos. _____	Monthly payment Principal & Interest	Property Type <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? Yes No

Improvements Planned (copies of estimate or itemized cost breakdown must be attached)	Type of Improvement
	<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 obligated 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 is married and resides, or the property is located, in a community property state. **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		No. _____ Ages _____		<input type="checkbox"/> Married <input type="checkbox"/> Separated		No. _____ Ages _____	
<input type="checkbox"/> Unmarried — (include single, divorced, widowed)				<input type="checkbox"/> Unmarried — (include single, divorced, widowed)			
Name and Address of Employer _____		Years employed in this line of work or profession? _____ Years		Name and Address of Employer _____		Years employed in this line of work or profession? _____ Years	
		Years on this job _____				Years on this job _____	
		<input type="checkbox"/> Self Employed*				<input type="checkbox"/> Self Employed*	
Position / Title _____		Type of Business _____		Position / Title _____		Type of Business _____	
Social Security Number _____		Home Phone _____		Social Security Number _____		Home Phone _____	
		Business Phone _____				Business Phone _____	
Name & Address of nearest relative not living with you _____		Relationship _____		Name & Address of nearest relative not living with you _____		Relationship _____	
		Home Phone _____				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		
Total	\$ _____	\$ _____	\$ _____	Savings		
				<input type="checkbox"/> Yes		
				<input type="checkbox"/> No		

Describe Other Income			
<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.	Monthly Amount \$ _____

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?	_____	_____

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

.....
Consumer

.....
Date

.....
Consumer

.....
Date

SERVICING DISCLOSURE STATEMENT

Lender
TEXAS FIRST BANK

Borrower

Date

Loan Number

Property Address

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

- We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

By signing below, I/we acknowledge receiving a copy of this disclosure.

Applicant Date

Applicant Date

Applicant Date

Applicant Date

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: _____ Property: _____

From: TEXAS FIRST BANK Date: _____

This is to give you notice that Texas First Bank has a business relationship with Bettison, Doyle, Apffel and Guarino, Texan Title Holdings, LP dba South Land Title and American Title, Texas First Mortgage and Rust Ewing. (Bettison-Doyle et al has a partner who is a director of Texas Independent Bancshares, Inc., Texan Title Holdings, LP is owned by a director of Texas Independent Bancshares, Inc., Texas First Mortgage is owned by Texas First Bank-Santa Fe and Texas Independent Bancshares, Inc. owns 80% of Rust Ewing). Because of these relationships, this referral may provide Texas First Bank a financial or other benefit.

(A) Set forth below is the estimated charge or range of charges of the settlement service listed. You are NOT required to use the listed provider(s) as a condition for (settlement of your loan on) or (purchase, sale or refinance of) the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

<u>Provider and Settlement Service</u>	<u>Charge or Range of Charges</u>
Rust Ewing (insurance company)	See Attached List
Texas First Mortgage	See Attached List
Texan Title Holdings, LP dba South Land Title Company and American Title (title company)	See Attached List

(B) Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit bureau agency or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interest in the transaction.

<u>Provider and Settlement Service</u>	<u>Charge or Range of Charges</u>
Bettison, Doyle, Apffel and Guarino (attorney)	\$-0- to \$450.00

ACKNOWLEDGMENT

I/We have read this disclosure form and understand that Texas First Bank is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

INSURANCE PREMIUMS GOOD FAITH ESTIMATES

<u>Dwelling Amount</u>	<u>Homeowners</u>	<u>Windstorm</u>	<u>Flood</u>
\$50,000.00	\$280.00	\$288.00	\$171.00
\$75,000.00	\$335.00	\$432.00	\$196.00
\$100,000.00	\$380.00	\$572.00	\$221.00
\$150,000.00	\$447.00	\$859.00	\$251.00

Prepared by Rust, Ewing, Watt & Haney, Inc. as of June 1, 2000. Estimates include a homeowner's policy which provides coverage for dwelling, contents and liability. Rates are an average for Galveston County and assume acceptable underwriting criteria. The flood quotes assume Zones B, C, and X. Firm quotes are available from Debbie Ervin at Rust, Ewing. Phone 409-935-7394 extension 249 or e-mail at debbie_ervin@rustewing.com.

MORTGAGE COSTS

Loan Application Fee	\$395.00
Loan Processing Fee	\$200.00 - \$300.00
1% Loan Origination Fee	

A yield spread premium or service release premium of 0-4% may be received by the Broker as additional compensation paid by the Lender.
Prepared by Texas First Mortgage as of November 1, 2004.

NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL

Lender's Name and Address	Applicant(s): _____	Loan No.
	_____	Date of Application
	Current Address: _____	Date of Notice

	Property Address: _____	

"You" means the Applicant(s) and "I/We" means the Lender

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

In your letter, give us the following information: Loan or application number, if known, date of application, name(s) of loan applicant(s), property address, and your current mailing address.

ACKNOWLEDGMENT

By signing below, you acknowledge that you have read and understood the Notice of your right to receive a copy of the appraisal.

Applicant Date Applicant Date

The Lender certifies that a completed copy of the notice was mailed delivered to the applicant(s) on _____
Date

Lender Signature Date