BRENHAM
NATIONAL BANK
MEMBER FDIC®

Thank you for your interest in applying with Brenham National Bank (NMLS ID# 518375) for your financing needs. Our mission is to help you obtain financing and assist you in reaching your financial goals while protecting what you have worked so hard to achieve.

Whether this is your first real estate transaction or your last, rest assured we'll be accessible to you every step of the way. Our goal is to aid in your understanding of the process from the initial application stage to the successful closing of your transaction.

As you are probably aware, credit markets have changed dramatically over the past year, the mortgage industry in particular. Increased documentation requirements and disclosure of personal information are now common. Additionally, in depth explanation of employment, assets, and credit obligations are now required.

Please do not hesitate to call our offices with questions that may arise. Again, we thank you for the opportunity to be of service and we look forward to assisting you with your financing needs.

Amy Ehlert (979) 836–4571
NMLS ID# 741012
mortgagelending@bnbank.bank
Fax (979) 836–1408

William Grote (979) 836–4571
NMLS ID# 899777
mortgagelending@bnbank.bank
Fax (979) 836–1408

Graham Sweatt (979) 693-9852
NMLS ID# 2416512
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Tres Masser (979) 836-4571
NMLS ID# 767682
mortgagelending@bnbank.bank
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Nathan Van Noord (979) 693-9852
NMLS ID# 643222
mortgagelending@bnbank.bank
Fax (979) 764-7950

IMPORTANT INFORMATION REGARDING YOUR CREDIT REPORT AND YOUR APPLICATION

The loan application you are signing is your statement that the information on the form is true and correct. In the event a change is necessary, it is your responsibility to notify the lender of any incorrect information. If you should become aware of an issue regarding your credit between application and closing, please let your loan officer know. Please be advised of the following regarding this information:

- Any time during the transaction process, including the day of funding, the lender may obtain a credit report update and review any changes to your credit profile.

- Please note any differences to your credit profile during the loan approval process may nullify any approval, agreement, or closing date. Also, changes to your credit profile may result in adjustments to loan terms, loan amount, interest rate, or closing fees.

- It is extremely important that you not obtain any new credit or make any charge on a revolving charge card between the time you make application and the time your loan closes. In addition, any payment which is due must be made on time to avoid having derogatory credit information added to your report.

Ten Things Not to Do

… When applying for a Real Estate Loan

Do Not:

I. **Change jobs, become self-employed or quit your job w/o FIRST talking to your loan officer**

II. **Buy a car, truck or van w/o FIRST talking to your loan officer**

III. **Use credit excessively or let current accounts fall behind**

IV. **Not declare child support obligations and other real estate owned – vacant land, timeshares or otherwise**

V. **Omit debts or liabilities from your loan application**

VI. **Buy furniture before closing**

VII. **Originate any inquiries into your credit**

VIII. **Change bank accounts**

IX. **Co-sign a loan for anyone**

X. **Deposit any cash or checks outside of automatic payroll before understanding the necessary documentation from your lender.**

****How to handle your personal bank accounts during the loan process**:
All deposits have to be documented in excess of 20% of your gross monthly income. So either hold those checks/cash until after the closing or use as spending money. Keep them out of your bank account if possible to make your documentation process easier. Thanks!

BRENHAM NATIONAL BANK

MEMBER FDIC

It is our privilege to consider all requests for credit made with Brenham National Bank. To help our bank comply with the revised Real Estate Settlement Procedures Act (RESPA), other laws and regulations, and sound lending practices, the following statement accompanies our real estate loan applications. Thank you for your assistance and for your interest in financing with Brenham National Bank.

Real Estate loan applications must be completed *in detail* and include the following to be accepted for consideration:

FOR APPLICATIONS SUMBITTED BY INDIVIDUALS

- If you are an employee on a company's (or another person's) payroll:
  - Paystubs covering the most recent 30 days that show year-to-date income, and
  - W-2s for the previous two years.
- If you are self-employed:
  - Copies of all pages of your signed and dated IRS tax returns for the previous three 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 three years.
  - Retirement income – most current award letter or similar documentation.
- Written explanation of bankruptcy, judgments, charge offs, collections, or late payments.
- 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 down payment and your portion of the closing cost if this is not verifiable by reviewing your bank and investment account statements.
- If your request 1) exceeds $250,000 for an owner-occupied property, or 2) exceeds $100,000 for all other property types, submit your personal financial statement (blank forms available upon request) including:
  - balance sheet,
  - cash flow statement, and
  - copies of all pages of your signed and dated IRS tax returns for the previous three years.

FOR 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 three years.
- Copies of your most recent bank and investment account statements (include item copies). All of the copies should cover the same time period.
- For 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.
- For 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.
- For partnerships, also submit a complete copy of your partnership agreement.
- For trusts, also submit a complete copy of your trust agreement.

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

Nationwide Mortgage Licensing System Roster – Institution ID 518375
Additional information available online at mortgage.nationwidelicensingsystem.org

Amy Ehlert ID #741012 ♦ Cameron Comire ID #1601012 William Grote ID #899777 ♦ Tres Masser ID #767682
Nathan VanNoord ID #643222 ♦ Graham Sweatt ID #2416512

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BRENHAM NATIONAL BANK
MEMBER FDIC

Universal Credit Application
(Consumer Real Estate)

Lender Use Only

Lender Case No./HMDA ULI	HMDA Reportable	Census Tract
	☐ Yes ☐ No	

1. Type of Application

(Check only one of the four checkboxes; and sign, if joint credit. Use another application if more than two applicants.)

☐ **Individual Credit.** If checked, this is an *Application for Individual Credit* - relying **solely** on my income and assets.

☐ **Individual Credit with Another.** If checked, this is an *Application for Individual Credit* - relying on my income and assets **and** on income and/or assets of another as a basis for loan qualification. *(Complete Applicant and Co-Applicant sections.)*

☐ **Individual Credit (Community Property State).** If checked, this is an *Application for Individual Credit* - relying on my income or assets. The income or assets of my spouse (or other person), who has community property rights pursuant to state law, will not be used as a basis for loan qualification. However, his or her liabilities must be considered because my spouse (or other person) has community property rights pursuant to applicable law, and, as Applicant, I reside in a community property state, the property that will secure the loan is located in a community property state, or I am relying on other property located in a community property state as a basis for repayment of the loan. *(Complete Applicant and Co-Applicant sections.)*

☐ **Joint Credit.** If checked, this is an *Application for Joint Credit*. By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for joint credit. *(Complete Applicant and Co-Applicant sections.)*

Applicant for Joint Credit

Co-Applicant for Joint Credit

2. Terms of Credit Requested

Type of Credit	Amount Requested	Interest Rate Type	Term of Credit *(in Months)*
☐ Loan ☐ Line of Credit	$	☐ Fixed ☐ Adjustable ☐	

3. Property Information and Loan Purpose

Subject Property Address (street, county or parish, city, state & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built

Loan Purpose
☐ Purchase ☐ Construction-Initial ☐ Home Improvement
☐ 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:
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		☐ Fee Simple ☐ Leasehold (show expiration date)

4. Applicant Information

Applicant's Name	Co-Applicant's Name
Social Security No. / Primary Phone ☐ Cell / Date of Birth	Social Security No. / Primary Phone ☐ Cell / Date of Birth
ID Type & No. / Issued By / Issue Date / Exp. Date	ID Type & No. / Issued By / Issue Date / Exp. Date
E-mail Address	E-mail Address
☐ Married ☐ Separated ☐ Unmarried (including single, divorced, widowed) Dependents (not listed by Co-Applicant) No. Ages	☐ Married ☐ Separated ☐ Unmarried (including single, divorced, widowed) Dependents (not listed by Applicant) No. Ages
Present Address ☐ Own ☐ Rent ☐ ____ No. Yrs. ____	Present Address ☐ Own ☐ Rent ☐ ____ No. Yrs. ____
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
Former Address ☐ Own ☐ Rent ☐ ____ No. Yrs. ____	Former Address ☐ Own ☐ Rent ☐ ____ No. Yrs. ____

5. Employment Information

Applicant: Name & Address of Employer ☐ Self Employed	Yrs. on this job	Co-Applicant: 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	Position/Title/Type of Business	Business Phone

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)
	Business Phone		Business Phone
Position/Title/Type of Business	Gross Monthly Income $	Position/Title/Type of Business	Gross Monthly Income $
Name & Address of Employer ☐ Self Employed	Dates (from - to)	Name & Address of Employer ☐ Self Employed	Dates (from - to)
	Business Phone		Business Phone
Position/Title/Type of Business	Gross Monthly Income $	Position/Title/Type of Business	Gross Monthly Income $

6. Monthly Income and Combined Housing Expense Information

Gross Monthly Income	Applicant	Co-Applicant	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 Applicant(s) may be required to provide additional documentation such as tax returns and financial statements.**

A/C	**Describe Other Income**	**Notice: Alimony, child support, or separate maintenance income need not be revealed if the Applicant (A) or Co-Applicant (C) does not choose to have it considered for repaying this loan.**	Monthly Amount
			$
			$
			$

7. Assets and Liabilities

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Applicants 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-Applicant section* was completed about a non-applicant spouse or other person, this Statement and supporting schedules must also be completed about that spouse or other person.

Completed ☐ Jointly ☐ Not Jointly

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

Property Address (enter S if sold, PS if pending sale, R if rental for income or O for other)	▼	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

7. Assets and Liabilities (Continued)

Assets Description	**Cash or Market Value**
Cash deposit toward purchase held by:	$
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number & description)	$
Life Insurance net cash value Face amount: $	$
Subtotal Liquid Assets	$
Real estate owned (enter market value from schedule of real estate owned)	$
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize)	$
Other Assets (from continuation page, if any)	$
Total Assets (a)	$

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.

Liabilities	**Monthly Payment & Months Left to Pay**	**Unpaid Balance**
Name and address of Company	$ Payment/ Months	$
Acct. no.	☐ Revolving	
Name and address of Company	$ Payment/ Months	$
Acct. no.	☐ Revolving	
Name and address of Company	$ Payment/ Months	$
Acct. no.	☐ Revolving	
Name and address of Company	$ Payment/ Months	$
Acct. no.	☐ Revolving	
Name and address of Company	$ Payment/ Months	$
Acct. no.	☐ Revolving	
Name and address of Company	$ Payment/ Months	$
Acct. no.	☐ Revolving	
Name and address of Company	$ Payment/ Months	$
Acct. no.	☐ Revolving	
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$	
Other Liabilities (from continuation page, if any)		$

Net Worth (a - b)	$	**Total Liabilities (b)**	$

8. Declarations

	Applicant Yes	Applicant No	Co-Applicant Yes	Co-Applicant No
a. Are there any outstanding judgments against you?	☐	☐	☐	☐
b. Have you been declared bankrupt within the past 10 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?	☐	☐	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	☐	☐	☐	☐

8. Declarations (Continued)

	Applicant Yes	Applicant No	Co-Applicant Yes	Co-Applicant No
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?	☐	☐	☐	☐

	Applicant Yes	Applicant No	Co-Applicant Yes	Co-Applicant No
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)?	________		________	
n. Are there any other equity loans on the property?	☐	☐	☐	☐

9. Continuation and Additional Information

Instructions. Use this section if you need more space to complete the Universal Credit Application. Mark **"A"** for Applicant and **"C"** for Co-Applicant. Use this space if you answered "Yes" to any of the questions in Section 8.

10. Federal Notices

Important Information to Applicant(s). To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account.

What this means for you. When you apply for a loan or open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and/or other identifying documents. 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.

False Statements. By signing below, 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*.

11. State Notices

California Residents. Each applicant, if married, may apply for a separate account.

Massachusetts Residents. Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following:
1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee.
2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction.

For Home Equity Line of Credit. The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

For married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.

12. Acknowledgment 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

12. Acknowledgment and Agreement (Continued)

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.

Consent. You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of pre-recorded/artificial voice messages or an automated dialing device.

Acknowledgment. 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.

X
Applicant's Signature Date

X
Co-Applicant's Signature Date

13. Government Monitoring or Demographic Information

Lender only: *Indicate whether a separate Regulation B (ECOA) Government Monitoring Information form, or a separate HMDA Demographic Information form are applicable and incorporated by reference. Otherwise, indicate Not Applicable.*

- ☐ HMDA Demographic Information
- ☐ ECOA Government Monitoring
- ☐ Not applicable

For Mortgage Loan Originator

This information was provided through:	☐ Mail or Fax ☐ Telephone Interview	☐ E-mail or Internet ☐ Face-To-Face Interview (includes Electronic Media with Video Component)

Loan Originator's Signature X	**Date**	**Loan Originator's Phone Number** 979-836-4571
Loan Originator's Name	**Loan Originator Identifier**	**Loan Origination Company's Address** 2211 South Day Brenham, TX 77833
Loan Origination Company's Name Brenham National Bank	**Loan Origination Company Identifier** 518375	

Transaction Worksheet - Optional

a. Purchase price	$	k. Applicant's closing costs paid by Seller	$
b. Alterations, improvements, repairs	$	l. Other Credits (explain)	$
c. Land (if acquired separately)	$		
d. Refinance (include debts to be paid off)	$		
e. Estimated prepaid items	$	m. Loan amount (exclude PMI, MIP, Funding Fee financed)	$
f. Estimated closing costs	$		
g. PMI, MIP, Funding Fee	$	n. PMI, MIP, Funding Fee financed	$
h. Discount (if Applicant will pay)	$	o. Loan amount (add m & n)	$
i. Total costs (add items a through h)	$	p. Cash from/to Applicant (subtract j, k, l & o from i)	$
j. Subordinate financing	$		

For Lender's Use

Lender's Initial Lien Position ☐ First Lien ☐ Second Lien ☐ Subordinate Lien	**First Lien Holder's Name & Address (if any)** **Loan No.**		**Second Lien Holder's Name & Address (if any)** **Loan No.**
Date Application Received	**Received By**		**Amount Requested** $
Decision ☐ Approved ☐ Denied	**Decision Date**		**Decision By**
Interest Rate Fixed/Index: % Margin points	**Amount Approved** $	**Initial Advance (if applicable)**	**Funding Date**
Refinancing ☐ Yes ☐ Cash Out	**Rescindable** ☐ Yes	**Early Disclosures Given** ☐ Yes, on	**High Cost Mortgage** ☐ Yes **High Priced Mortgage** ☐ Yes

RIGHT TO RECEIVE A COPY OF APPRAISAL REPORT

FROM:

The Brenham National Bank
2211 South Day Street
Brenham, TX 77833-2568

Right to Receive Copy

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Adjustable Rate Mortgage Program Disclosure

0/3 Adjustable Rate

Lender

THE BRENHAM NATIONAL BANK
2211 South Day
P. O. Box 2568
Brenham, TX 77834

This disclosure describes the features of the Adjustable Rate Mortgage (*"ARM"*) program you are considering.

- This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

How Your Interest Rate and Payment Are Determined

- Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- Your payment will be rounded to the nearest $0.01.
- Your interest rate will be based on the base rate on corporate loans posted by at least 70% of the 10 largest U.S. banks known as the 'Wall Street Journal U.S. Prime Rate' (Wall Street Journal U.S. Prime Rate) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- Information about the index is published daily in the Wall Street Journal.
- Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

How Your Interest Rate Can Change

- Your interest rate can change every 36 months.
- Your interest rate cannot increase or decrease more than 2.5 percentage point(s) at each adjustment.
- Your interest rate will never be greater than 14.750 percent.
- Your interest rate will never be less than 7.25 percent.

How Your Payment Can Change

- Your payment can change every 36 payment(s) based on changes in the interest rate.
- Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- You will be notified in writing at least 210 days, but no more than 240 days, before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about your interest rate, payment amount, and loan balance.
- You will be notified in writing at least 60 days but no more than 120 days before the due date of a payment at a new level resulting from a change in the interest rate. This notice will contain information about your interest rates, payment amount, and loan balance.
- For example, on a $10,000 240-month loan with an initial interest rate of 7.250% in effect September, 2025, the maximum amount that the interest rate can attain under this program is 14.750%, and the monthly payment can rise from an initial payment of $79.04 to a maximum of $117.86 in month 109 (9 year(s), 1 month(s)). This example is based on a periodic cap of 2.5 percentage point(s) and a lifetime cap of 14.750 percent. To see what your payments would be, divide your mortgage amount by $10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of $60,000 would be: $60,000 / $10,000 = 6; 6 x $79.04 = $474.24 per month).

Notice

This is not a commitment to make a loan.

Adjustable Rate Mortgage Program Disclosure

0/5 Adjustable Rate

Lender

THE BRENHAM NATIONAL BANK
2211 South Day
P. O. Box 2568
Brenham, TX 77834

This disclosure describes the features of the Adjustable Rate Mortgage (*"ARM"*) program you are considering.

- This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change.

How Your Interest Rate and Payment Are Determined

- Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent.
- Your monthly payment will be based on the interest rate, loan balance, and remaining loan term.
- Your payment will be rounded to the nearest $0.01.
- Your interest rate will be based on the base rate on corporate loans posted by at least 70% of the 10 largest U.S. banks known as the 'Wall Street Journal U.S. Prime Rate' (Wall Street Journal U.S. Prime Rate) plus our margin, rounded to the nearest .125 percent. Ask us for our current interest rate and margin.
- Information about the index is published daily in the Wall Street Journal.
- Your interest rate will be based on an index plus a margin, rounded to the nearest .125 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

How Your Interest Rate Can Change

- Your interest rate can change every 60 months.
- Your interest rate cannot increase or decrease more than 3 percentage point(s) at each adjustment.
- Your interest rate will never be greater than 14.750 percent.
- Your interest rate will never be less than 7.50 percent.

How Your Payment Can Change

- Your payment can change every 60 payment(s) based on changes in the interest rate.
- Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- You will be notified in writing at least 210 days, but no more than 240 days, before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about your interest rate, payment amount, and loan balance.
- You will be notified in writing at least 60 days but no more than 120 days before the due date of a payment at a new level resulting from a change in the interest rate. This notice will contain information about your interest rates, payment amount, and loan balance.
- For example, on a $10,000 240-month loan with an initial interest rate of 7.500% in effect September, 2025, the maximum amount that the interest rate can attain under this program is 14.750%, and the monthly payment can rise from an initial payment of $80.56 to a maximum of $111.46 in month 181 (15 year(s), 1 month(s)). This example is based on a periodic cap of 3 percentage point(s) and a lifetime cap of 14.750 percent. To see what your payments would be, divide your mortgage amount by $10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of $60,000 would be: $60,000 / $10,000 = 6; 6 x $80.56 = $483.36 per month).

Notice

This is not a commitment to make a loan.

FACTS — WHAT DOES BRENHAM NATIONAL BANK 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 • Credit history • Overdraft 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 Brenham National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Brenham National Bank share?	Can you limit this sharing?
For our everyday business purposes or as permitted by law - 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	Yes	No
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

Questions?	Call toll-free 888-292-4571 or go to www.bnbank.bank

What We Do	
How does Brenham National Bank 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 Brenham National Bank collect my personal information?	We collect your personal information, for example, when you • Open an account • Pay your bills • Apply for a loan • Make deposits or withdrawals from your account • Give us your contact information 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • *Brenham National Bank does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • *Brenham National Bank 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. • *Our joint marketing partners include credit card and debit card companies, financial services companies and providers of specific loan programs.*