



Thank you for your interest in applying with Brenham National Bank for your mortgage financing needs. Our mission is to help you finance your home and assist you in reaching your financial goals while protecting what you have worked so hard to achieve.

Whether this is your first home purchase, your last, or you're refinancing, 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 affordable home loan financing.

Susie Thaler (979) 836-4571  
NMLS ID# 764774  
[mortgagelending@bnb.com](mailto:mortgagelending@bnb.com)  
Fax (979) 836-1408

Tres Masser (979) 836-4571  
NMLS ID# 767682  
[mortgagelending@bnb.com](mailto:mortgagelending@bnb.com)  
Fax (979) 836-1408

William Grote (979) 836-4571  
NMLS ID# 899777  
[mortgagelending@bnb.com](mailto:mortgagelending@bnb.com)  
Fax (979) 836-1408

Nathan VanNoord (979) 693-9852  
NMLS ID# 643222  
[mortgagelending@bnb.com](mailto:mortgagelending@bnb.com)  
Fax (979) 764-7950



## **IMPORTANT INFORMATION REGARDING YOUR CREDIT REPORT AND YOUR MORTGAGE 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 mortgage 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 Mortgage**

**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!



---

It is our privilege to consider all request for credit made with Brenham National Bank. To help our bank comply with 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 SUBMITTED 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.nationwidelicencingsystem.org](http://mortgage.nationwidelicencingsystem.org)

Susie Thaler ID #764774 ♦ William Grote ID #899777 ♦ Tres Masser ID #767682 ♦ Nathan VanNoord ID #643222

# 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)
<input type="checkbox"/> Loan <input type="checkbox"/> Line of Credit	\$ _____	<input type="checkbox"/> Fixed <input type="checkbox"/> Adjustable <input type="checkbox"/>	_____

### 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 <input type="checkbox"/> Purchase <input type="checkbox"/> Construction-Initial <input type="checkbox"/> Home Improvement <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent <input type="checkbox"/>		Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment Residence			
<b>Complete this line if construction or construction-permanent loan.</b>					
Year Lot Acquired	Original Cost \$ _____	Amount Existing Liens \$ _____	(a) Present Value of Lot \$ _____	(b) Cost of Improvements \$ _____	Total (a + b) \$ _____
<b>Complete this line if this is a refinance loan.</b>			Describe Improvements		
Year Acquired	Original Cost \$ _____	Amount Existing Liens \$ _____	Purpose of Refinance	<input type="checkbox"/> made <input type="checkbox"/> 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)					<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

### Applicant

### 4. Applicant Information

### Co-Applicant

Applicant's Name				Co-Applicant's Name			
Social Security No.	Primary Phone	<input type="checkbox"/> Cell	Date of Birth	Social Security No.	Primary Phone	<input type="checkbox"/> 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			
<input type="checkbox"/> Married	<input type="checkbox"/> Separated	Dependents (not listed by Co-Applicant)		<input type="checkbox"/> Married	<input type="checkbox"/> Separated	Dependents (not listed by Applicant)	
<input type="checkbox"/> Unmarried (including single, divorced, widowed)		No. Ages		<input type="checkbox"/> Unmarried (including single, divorced, widowed)		No. Ages	
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> _____ No. Yrs. _____				Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> _____ No. Yrs. _____			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> _____ No. Yrs. _____				Former Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> _____ No. Yrs. _____			

Applicant		5. Employment Information		Co-Applicant	
Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> 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 <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> 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 <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> 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	\$	\$
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\* 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		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.			
Description	Cash or Market Value			Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$				
<b>List checking and savings accounts below</b>		<b>Liabilities</b>			
Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.		<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.		<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.		<input type="checkbox"/> Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/ Months	\$
Acct. no.	\$	Acct. no.		<input type="checkbox"/> Revolving	
Stocks & Bonds (Company name/number & description)	\$	Name and address of Company		\$ Payment/ Months	\$
		Acct. no.		<input type="checkbox"/> Revolving	
Life Insurance net cash value Face amount: \$	\$	Name and address of Company		\$ Payment/ Months	\$
<b>Subtotal Liquid Assets</b>	\$				
Real estate owned (enter market value from schedule of real estate owned)	\$	Acct. no.		<input type="checkbox"/> Revolving	
Vested interest in retirement fund	\$	Name and address of Company		\$ Payment/ Months	\$
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.		<input type="checkbox"/> Revolving	
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
		Job-Related Expense (child care, union dues, etc.)		\$	
Other Assets (itemize)	\$				
		<b>Total Monthly Payments</b>		\$	
Other Assets (from continuation page, if any)	\$	Other Liabilities (from continuation page, if any)			\$
<b>Total Assets (a)</b>	\$	<b>Net Worth (a - b)</b>		\$	<b>Total Liabilities (b)</b>
					\$

**8. Declarations**

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

### 8. Declarations (Continued)

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	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)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	_____	_____	_____
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	n. Are there any other equity loans on the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

### 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. Demographic Information

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant	Co-Applicant
<p><b>Ethnicity - Check one or more</b></p> <p><input type="checkbox"/> Hispanic or Latino  <input type="checkbox"/> Mexican    <input type="checkbox"/> Puerto Rican    <input type="checkbox"/> Cuban  <input type="checkbox"/> Other Hispanic or Latino - <i>Print origin:</i></p> <p style="text-align: center;"><i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on</i></p> <p><input type="checkbox"/> Not Hispanic or Latino  <input type="checkbox"/> I do not wish to provide this information</p>	<p><b>Ethnicity - Check one or more</b></p> <p><input type="checkbox"/> Hispanic or Latino  <input type="checkbox"/> Mexican    <input type="checkbox"/> Puerto Rican    <input type="checkbox"/> Cuban  <input type="checkbox"/> Other Hispanic or Latino - <i>Print origin:</i></p> <p style="text-align: center;"><i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on</i></p> <p><input type="checkbox"/> Not Hispanic or Latino  <input type="checkbox"/> I do not wish to provide this information</p>
<p><b>Race - Check one or more</b></p> <p><input type="checkbox"/> American Indian or Alaska Native - <i>Print name of enrolled or principal tribe:</i></p> <p><input type="checkbox"/> Asian  <input type="checkbox"/> Asian Indian    <input type="checkbox"/> Chinese    <input type="checkbox"/> Filipino  <input type="checkbox"/> Japanese    <input type="checkbox"/> Korean    <input type="checkbox"/> Vietnamese  <input type="checkbox"/> Other Asian - <i>Print race:</i></p> <p style="text-align: center;"><i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American  <input type="checkbox"/> Native Hawaiian or Other Pacific Islander  <input type="checkbox"/> Native Hawaiian    <input type="checkbox"/> Guamanian or Chamorro    <input type="checkbox"/> Samoan  <input type="checkbox"/> Other Pacific Islander - <i>Print race:</i></p> <p style="text-align: center;"><i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White  <input type="checkbox"/> I do not wish to provide this information</p>	<p><b>Race - Check one or more</b></p> <p><input type="checkbox"/> American Indian or Alaska Native - <i>Print name of enrolled or principal tribe:</i></p> <p><input type="checkbox"/> Asian  <input type="checkbox"/> Asian Indian    <input type="checkbox"/> Chinese    <input type="checkbox"/> Filipino  <input type="checkbox"/> Japanese    <input type="checkbox"/> Korean    <input type="checkbox"/> Vietnamese  <input type="checkbox"/> Other Asian - <i>Print race:</i></p> <p style="text-align: center;"><i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American  <input type="checkbox"/> Native Hawaiian or Other Pacific Islander  <input type="checkbox"/> Native Hawaiian    <input type="checkbox"/> Guamanian or Chamorro    <input type="checkbox"/> Samoan  <input type="checkbox"/> Other Pacific Islander - <i>Print race:</i></p> <p style="text-align: center;"><i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White  <input type="checkbox"/> I do not wish to provide this information</p>
<p><b>Sex</b></p> <p><input type="checkbox"/> Female    <input type="checkbox"/> Male    <input type="checkbox"/> I do not wish to provide this information</p>	<p><b>Sex</b></p> <p><input type="checkbox"/> Female    <input type="checkbox"/> Male    <input type="checkbox"/> I do not wish to provide this information</p>



**To Be Completed by Financial Institution (for application taken in person):**

<b>Applicant</b>	<b>Co-Applicant</b>
Was the ethnicity of the Applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No	Was the ethnicity of the Co-Applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No
Was the sex of the Applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No	Was the sex of the Co-Applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No
Was the race of the Applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No	Was the race of the Co-Applicant collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No

**For Mortgage Loan Originator**

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

<b>Loan Originator's Signature</b>		<b>Date</b>	<b>Loan Originator's Phone Number</b>
X			
<b>Loan Originator's Name</b>	<b>Loan Originator Identifier</b>	<b>Loan Origination Company's Address</b>	
<b>Loan Origination Company's Name</b>	<b>Loan Origination Company Identifier</b>		

**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	\$	n. PMI, MIP, Funding Fee financed	\$
g. PMI, MIP, Funding Fee	\$	o. Loan amount (add m & n)	\$
h. Discount (if Applicant will pay)	\$	p. Cash from/to Applicant (subtract j, k, l & o from i)	\$
<b>i. Total costs (add items a through h)</b>	\$		
j. Subordinate financing	\$		

**For Lender's Use**

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

## 0/1 Adjustable Rate

### Lender

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

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

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.

Note: If the index for your adjustable rate mortgage is no longer available, the Lender will choose a new index which is based on comparable information.

### **How Your Interest Rate Can Change**

- Your interest rate can change every 12 months.
- Your interest rate cannot increase or decrease more than 2 percentage point(s) at each adjustment.
- Your interest rate will never be greater than 14.75 percent.
- Your interest rate will never be less than 5 percent.

### **How Your Payment Can Change**

- Your payment can change every 12 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 \$10,000 360-month loan with an initial interest rate of 5% in effect June, 2018, the maximum amount that the interest rate can attain under this program is 14.75%, and the monthly payment can rise from an initial payment of \$53.68 to a maximum of \$120.52 in month 61 (5 year(s), 1 month(s)). This example is based on a periodic cap of 2 percentage point(s) and a lifetime cap of 14.75 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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$53.68 = \$322.08$  per month).

**Notice**

This is not a commitment to make a loan.

# Adjustable Rate Mortgage Program Disclosure

## 0/3 Adjustable Rate

### Lender

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

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

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.

Note: If the index for your adjustable rate mortgage is no longer available, the Lender will choose a new index which is based on comparable information.

### **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 14.75 percent.
- Your interest rate will never be less than 5.5 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 5.5% in effect June, 2018, the maximum amount that the interest rate can attain under this program is 14.75%, and the monthly payment can rise from an initial payment of \$68.79 to a maximum of \$110.90 in month 145 (12 year(s), 1 month(s)). This example is based on a periodic cap of 2.5 percentage point(s) and a lifetime cap of 14.75 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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$68.79 = \$412.74$  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

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

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.

Note: If the index for your adjustable rate mortgage is no longer available, the Lender will choose a new index which is based on comparable information.

### **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 14.75 percent.
- Your interest rate will never be less than 6 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 \$10,000 360-month loan with an initial interest rate of 6% in effect June, 2018, the maximum amount that the interest rate can attain under this program is 14.75%, and the monthly payment can rise from an initial payment of \$59.96 to a maximum of \$110.08 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 14.75 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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$59.96 = \$359.76$  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

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

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.

Note: If the index for your adjustable rate mortgage is no longer available, the Lender will choose a new index which is based on comparable information.

### **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 14.75 percent.
- Your interest rate will never be less than 6 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 6% in effect June, 2018, the maximum amount that the interest rate can attain under this program is 14.75%, and the monthly payment can rise from an initial payment of \$71.64 to a maximum of \$103.74 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 14.75 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:  $\$60,000 / \$10,000 = 6$ ;  $6 \times \$71.64 = \$429.84$  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?
<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 don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call toll-free 888-292-4571 or go to [www.bnbank.com](http://www.bnbank.com)

What We Do	
<b>How does Brenham National Bank 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 Brenham National Bank 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>• Pay your bills</li> <li>• Apply for a loan</li> <li>• Make deposits or withdrawals from your account</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.
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>Brenham National Bank 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>Brenham National Bank 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>Brenham National Bank doesn't jointly market.</i></li> </ul>