



Dear Prospective Borrower:

Getting a mortgage loan is an exciting opportunity for everyone involved. We at BankTexas do our best to make the process enjoyable; to that end, we've prepared this packet of documents which should assist you in starting your application.

As you work through the application, remember that we will gladly assist you: please let us know about anything we can do to make the process easier.

In the following pages, you'll find several important documents. We have included a Uniform Residential Loan Application, the central document used to begin processing your mortgage loan application. Please gather the relevant information listed in the "Information Necessary to Process a Mortgage Loan" sheet.

We offer several mortgage loan products, including conventional fixed rates, home improvement, interim and permanent construction loans.

There will be a credit report fee of \$18.01 for applicants to be paid at the time of application. We ask that you please include a check for this fee along with your completed application.

Please feel free to return your application by mail, by fax or in person. **If you would prefer to come in person, please call and make an appointment.**

Once again, we are here to serve you. We encourage you to call us with any questions you might have concerning your real estate transaction.

Sincerely,

BankTexas Mortgage Lending



INFORMATION NECESSARY TO PROCESS A MORTGAGE LOAN

BASIC INFORMATION REQUIRED FOR ANY REQUEST

Completed & signed Application
Last two paycheck stubs
W2's for past two years
Last two months' bank statements (all accounts)
Most recent report on investments, 401k, etc.

PURCHASE

Purchase Contract

CONSTRUCTION LOAN

Construction contract
Plans & Specifications
Draw Schedule
General Contractor Information
Legal description of property

REFINANCE

Current lenders name
Address & loan number
Proof of insurance coverage
Survey
Proof of paid taxes
Legal description of property

SELF-EMPLOYED BORROWERS

2 years personal tax returns (all pages & schedules)
1 full year Profit & Loss on business plus year to date
2 years corporate tax returns (all pages & schedules)

RETIRED BORROWERS

Social Security Award Letter
Proof of pension or retirement income & 1099-R's for two years

INVESTMENT INCOME

Current 3 months statement or
Name, address and telephone numbers for verification

INTERIM CONSTRUCTION

Construction loans that are not completed within 180 days from the oldest dated documentation will require re-verification of documents; additional charges will be incurred.

APPLICATION

Making application implies no commitment to make such a mortgage loan. BankTexas reserves the right to cancel or withdraw the application for good cause at any time.

LOAN APPLICATION INFORMATION AND DISCLOSURE

1. This application implies no commitment to make such a mortgage loan to the undersigned and Bank Texas reserves the right to cancel or withdraw the application for good cause at any time.
2. The initial interest rate in effect at the time of application ***does not*** imply, lock or guarantee the final interest rate. The interest rate you receive for the life of the loan will be set at closing.
3. The borrower has the right to place hazard and flood insurance with any company acceptable to the lender, provided the amount of insurance and the coverage meet lenders requirements. The company must have a rating of B or better as determined by Best's key rating guide. When ordering hazard insurance from the agent of your choice, inform them that the original policy must be available at the time of closing. The loan will not be funded until the property securing the mortgage is covered by insurance and coverage must be in place before you take possession. This policy must be paid in full for one year in advance; payment of all future premiums may be escrowed with your loan payments. If the property is located in a flood zone, prior to closing an effective flood insurance policy will also be required.
4. If you should withdraw your application during or after processing is completed, **you will be required to pay any fees** Bank Texas has incurred in the processing of your mortgage.
5. The loan process takes approximately two to three weeks for a conventional loan.
6. We will contact you regarding your application after we have received the credit report if there is a problem. After you have received and reviewed the good faith estimate, it is your responsibility to contact your lender and let them know you would like to proceed with the application process.
7. This is notice to you that it is the policy of Bank Texas not to discriminate against applicants for mortgage loans on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a lending contract), because all or part of the applicant's income is derived from any public assistance program or because the applicant has in good faith exercised any right under the consumer protection act. You are not required to disclose information concerning income from alimony, child support or separate maintenance income unless you wish Bank Texas to consider the income as a basis for repaying the proposed mortgage debt. The federal agency that administers compliance with the Equal Credit Opportunity Act for Bank Texas is the Office of the Comptroller of the Currency. You may contact this office by writing to: Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Tx 77010-9050.
8. The statements and information in the application are to the best of our knowledge and are believed to be true and correct. Bank Texas is hereby authorized to verify the statements contained in the loan application by communicating with any of the persons or institutions named in the loan application and to make any corrections required as a result of verified data received and to transfer the data as verified and corrected from this application form to the official application forms and submit the application as signed, in our behalf.
9. This application packet contains a borrowers authorization form, servicing disclosure, settlement cost booklet, two adjustable rate loan disclosures, consumer handbook on adjustable rate mortgages, a customer privacy handbook, federal credit application insurance disclosure and identification notice, and a right to receive copy of appraisal notice. Please sign and return the authorization form, servicing disclosure, insurance disclosure, and right to receive appraisal notice, customer identification notice and the ARM disclosures, along with the completed application. If you would like more information on our other adjustable rate programs please ask us about them. We do offer fixed rate loans, if you are not interested in an adjustable rate please disregard those disclosures.
10. A credit report fee in the amount of \$18.01 will be collected from you at the time of application. If an appraisal is required for your transaction, you will be asked to pay that fee after you have reviewed your good faith estimate and expressed intent to proceed and your request has been approved. *Once these services are rendered the fees are non-refundable.*
11. Please be advised that there may be fees associated with the payoff of your mortgage loan that will not be disclosed to you elsewhere. These fees may include a charge for the preparation and delivery of a payoff statement, preparation of a release of lien and fees for recording the release of lien. At the present time these fees total to \$55.00, however, they are subject to change without notice.

The execution of this document authorizes BankTexas to begin processing of my/our loan, if we cancel at any time we will be responsible for any cost incurred to date.

BORROWER

CO-BORROWER

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

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

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

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

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 opens an account.

What this means for you: When you 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 or other identifying documents.

We ask that you sign below to acknowledge that you have read and received a copy of these notices.

Applicant (signature)

Co-Applicant (signature)



BORROWER'S SIGNATURE AUTHORIZATION FORM

I hereby authorize BankTexas (the "lender") to order a residential mortgage credit report and verify other credit information, including present and past employment; present and past mortgage and/or landlord; and depositories. It is understood that a photocopy of this form will also serve as authorization.

The information the lender obtains is only to be used in the processing of my loan application.

Borrower: _____ Date: _____

Signature: _____ Social Security No. _____

Co-Borrower: _____ Date: _____

Signature: _____ Social Security No. _____

Address: _____

City: _____ State: _____ Zip Code: _____

Bank Texas, National Association

P O Box 1675

Quitman, TX 75783-1675

Telephone: (903) 763-2264

Fax Number: (903) 763-4911

Web Address: www.banktexas.org

Email Address: closing@banktexas.org

Lender

5-1 ARM - RESIDENTIAL - 30 YEAR TERM

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

* 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.
- * The 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 in the Wall Street Journal.
- * Your interest rate will equal the index rate plus 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 12 months after remaining fixed for 60 months.
- * Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- * Your interest rate will never be greater than 12.000 percent.
- * Your interest rate will never be less than the initial rate.

HOW YOUR PAYMENT CAN CHANGE

- * Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 60 payment(s).
- * Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- * You will be notified in writing at least 30 days but no more than 70 days before the due date of a payment at a new level. This notice will contain information about your interest rates, payment amount, and loan balance.
- * For example, on a \$10,000 30-year loan with an initial interest rate of 5.750 in effect in May 2010, the maximum amount that the interest rate can attain under this program is 12.000 percent, and the monthly payment can rise from an initial payment of \$58.36 to a maximum of \$96.66 in the 97th month (8 years, 1 month). 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 \$58.36 = \350.16 per month).

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on today's date.

Signature

Date

Signature

Date

Bank Texas, National Association

P O Box 1675

Quitman, TX 75783-1675

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Lender

10-1 ARM - RESIDENTIAL - 30 YEAR TERM

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

* 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.

* The 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 in the Wall Street Journal.

* Your interest rate will equal the index rate plus 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 12 months after remaining fixed for 120 months.

* Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.

* Your interest rate will never be greater than 12.000 percent.

* Your interest rate will never be less than the initial rate.

HOW YOUR PAYMENT CAN CHANGE

* Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 120 payment(s).

* Your monthly payment may increase or decrease substantially based on changes in the interest rate.

* You will be notified in writing at least 30 days but no more than 70 days before the due date of a payment at a new level. This notice will contain information about your interest rates, payment amount, and loan balance.

* For example, on a \$10,000 30-year loan with an initial interest rate of 6.500 in effect in May 2010, the maximum amount that the interest rate can attain under this program is 12.000 percent, and the monthly payment can rise from an initial payment of \$63.21 to a maximum of \$92.40 in the 145th month (12 years, 1 month). 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 \$63.21 = \379.26 per month).

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on today's date.

Signature

Date

Signature

Date

Bank Texas, National Association

P O Box 1675

Quitman, TX 75783-1675

Telephone: (903) 763-2264

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Lender

15-1 ARM - RESIDENTIAL - 30 YEAR TERM

This disclosure describes the features of the Adjustable Rate Mortgage (ARM) program you are considering. Information on other ARM programs is available upon request.

* 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.
- * The 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 in the Wall Street Journal.
- * Your interest rate will equal the index rate plus 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 12 months after remaining fixed for 180 months.
- * Your interest rate cannot increase or decrease more than 2.000 percentage point(s) at each adjustment.
- * Your interest rate will never be greater than 12.000 percent.
- * Your interest rate will never be less than the initial rate.

HOW YOUR PAYMENT CAN CHANGE

- * Your payment can change every 12 payment(s) based on changes in the interest rate after remaining fixed for 180 payment(s).
- * Your monthly payment may increase or decrease substantially based on changes in the interest rate.
- * You will be notified in writing at least 30 days but no more than 70 days before the due date of a payment at a new level. This notice will contain information about your interest rates, payment amount, and loan balance.
- * For example, on a \$10,000 30-year loan with an initial interest rate of 7.250 in effect in May 2010, the maximum amount that the interest rate can attain under this program is 12.000 percent, and the monthly payment can rise from an initial payment of \$68.22 to a maximum of \$88.87 in the 205th month (17 years, 1 month). 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 \$68.22 = \409.32 per month).

This is not a commitment to make a loan.

You hereby acknowledge receipt of this ARM Program Disclosure and a copy of the Consumer Handbook on Adjustable Rate Mortgages on today's date.

Signature

Date

Signature

Date

NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL

Bank Texas, National Association P O Box 1675 Quitman, TX 75783-1675 <p style="text-align: center;">Lender's Name and Address</p>	Applicant(s): _____	Loan No.
	_____	Date of Application
	Current Address: _____	Date of Notice

	Property Address: _____	

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

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

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

ACKNOWLEDGMENT

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

 Applicant Date Applicant Date

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

 Lender Signature Date

SERVICING DISCLOSURE STATEMENT

Lender
Bank Texas, National Association
P O Box 1675
Quitman, TX 75783-1675

Borrower

Date

Loan Number

Property Address

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

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

Servicing Transfer Information

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

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

Applicant Date

Applicant Date

Applicant Date

Applicant Date

Below is a listing of our registered mortgage loan originators and their unique identifiers:

<u>Loan Officer</u>	<u>MLO Identification Number</u>
Brenda Cates	411714
Clay Thompson	807807
Michael Fitzhugh	584139
Keith Haisten	411715
Ryan James	411716
Mitzi Pearce	411717
Charlie Rand	411718
Ryan Gentry	411719

As a consumer you may access the Nationwide Mortgage Licensing System & Registry (NMLS) @ <http://www.nmlsconsumeraccess.org> to view information concerning companies and individuals licensed or registered through NMLS.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____

Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount	Interest Rate	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$	%		<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)					No. of Units
Legal Description of Subject Property (attach description if necessary)					Year Built
Purpose of Loan			Property will be:		
<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Secondary Residence	<input type="checkbox"/> Investment
<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent				
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	<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)

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages	
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.				Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
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 (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
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)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

Initials: _____

VI. ASSETS AND LIABILITIES (cont'd)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

Alternate Name

Creditor Name

Account Number

VII. DETAILS OF TRANSACTION

VIII. DECLARATIONS

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.			
		Borrower		Co-Borrower	
		Yes	No	Yes	No
a. Purchase price	\$				
b. Alterations, improvements, repairs					
c. Land (if acquired separately)					
d. Refinance (incl. debts to be paid off)					
e. Estimated prepaid items					
f. Estimated closing costs					
g. PMI, MIP, Funding Fee					
h. Discount (if Borrower will pay)					
i. Total costs (add items a through h)					
j. Subordinate financing					
k. Borrower's closing costs paid by Seller					
l. Other Credits (explain)					
m. Loan amount (exclude PMI, MIP, Funding Fee financed)					
n. PMI, MIP, Funding Fee financed					
o. Loan amount (add m & n)					
p. Cash from/to Borrower (subtract j, k, l & o from i)					
		a. Are there any outstanding judgments against you?			
		b. Have you been declared bankrupt within the past 7 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? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)			
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.			
		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? If "Yes," complete question m below.			
		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)?			

IX. ACKNOWLEDGEMENT 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 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.

Acknowledgement. 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.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:
 This information was provided: In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature X	Date
Loan Originator's Name (print or type)	Loan Originator Identifier
Loan Originator's Phone Number (including area code)	
Loan Origination Company's Name BANK TEXAS, NA	Loan Origination Company Identifier 404956
	Loan Origination Company's Address

Initials: _____

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:	
Co-Borrower:	

Agency Case Number:	
Lender Case Number:	

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.

Borrower's Signature: X	Date	Co-Borrower's Signature: X	Date
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Initials: _____