

CONSUMER LOAN APPLICATION

LOAN TYPE AND TERMS			
Loan Request Amount \$	Term to Maturity Months	Interest Rate <input type="checkbox"/> Variable <input type="checkbox"/> Fixed %	Loan Type <input type="checkbox"/> Secured <input type="checkbox"/> Unsecured <input type="checkbox"/> Guaranteed
Loan Purpose / Classification	<input type="checkbox"/> Home Purchase	<input type="checkbox"/> Other Home-Related Purpose	<input type="checkbox"/> Education Expenses
<input type="checkbox"/> Auto or Truck Purchase	<input type="checkbox"/> Home Construction	<input type="checkbox"/> Purch Lot for Residential Construction	<input type="checkbox"/> Debt Consolidation
<input type="checkbox"/> Aircraft or Boat Purchase	<input type="checkbox"/> Home Improvements or Repairs	<input type="checkbox"/> Land (only) Acquisition	<input type="checkbox"/> Overdraft Protection
<input type="checkbox"/> Purchase of Other Equipmt	<input type="checkbox"/> Refinance Existing Home Loan	<input type="checkbox"/> Commercial Real Estate Acquisition	<input type="checkbox"/> Line of Credit
<input type="checkbox"/> Investments	<input type="checkbox"/> Home Equity (no improvements)	<input type="checkbox"/> Other Real Estate Loan	<input type="checkbox"/> Loan Guarantee
<input type="checkbox"/> Other – Describe:			
Use of Proceeds			

APPLICANT INFORMATION					
<input type="checkbox"/> New Customer		<input type="checkbox"/> Existing Customer		CIF Number:	
Last Name		First Name and MI		Social Security Number	
Date of Birth		Street Address (residence, no PO Boxes) <input type="checkbox"/> Owned <input type="checkbox"/> Rented		City	
State		ZIP		Years	
Mailing Address (If different from street address)		City		State	
ZIP		<input type="checkbox"/> Married <input type="checkbox"/> Separated		Email Address	
<input type="checkbox"/> Unmarried (incl. single, divorced, widowed)		Telephone (Home)		Telephone (<input type="checkbox"/> Work or <input type="checkbox"/> Mobile)	
Employer (Name and Telephone)		<input type="checkbox"/> Self Employed		Years	
Occupation / Profession / Title		<input type="checkbox"/> Retired		ID Security Question	
ID Security Answer		Place of Birth			

CO-APPLICANT INFORMATION					
<input type="checkbox"/> New Customer		<input type="checkbox"/> Existing Customer		CIF Number:	
Last Name		First Name and MI		Social Security Number	
Date of Birth		Street Address (residence, no PO Boxes) <input type="checkbox"/> Owned <input type="checkbox"/> Rented		City	
State		ZIP		Years	
Mailing Address (If different from street address)		City		State	
ZIP		<input type="checkbox"/> Married <input type="checkbox"/> Separated		Email Address	
<input type="checkbox"/> Unmarried (incl. single, divorced, widowed)		Telephone (Home)		Telephone (<input type="checkbox"/> Work or <input type="checkbox"/> Mobile)	
Employer (Name and Telephone)		<input type="checkbox"/> Self Employed		Years	
Occupation / Profession / Title		<input type="checkbox"/> Retired		ID Security Question	
ID Security Answer		Place of Birth			

CERTIFICATIONS Each of the undersigned certifies that all of the information provided in this application is true and correct as of the date below. The Bank is authorized, at its discretion, to verify any of the information provided in this application and to obtain a report on any applicant's credit history at any time.	
Applicant Signature X	Date
Co-Applicant Signature X	Date
CUSTOMER IDENTIFICATION PROGRAM DISCLOSURE To help the government fight the funding of terrorism and money laundering activities, federal law requires that all financial institutions obtain, verify, and record information which identifies each person who opens an account. When an account is opened by a new customer, we will request name, address, date of birth and other information which allows us verify identity. We may also require presentation of a driver's license, passport or other ID documents.	
NEW CUSTOMERS must provide a taxpayer identification, social security or other identifying number and one of the identification documents listed below. Bank personnel may, at their discretion, request other documentation to resolve discrepancies, to verify identity, or to comply with regulatory recordkeeping requirements.	
1. Current State Driver's License or State-Issued Photo ID Card	3. Current United States Military ID with photograph
2. Current U.S. or Other Passport	4. Alien ID Card or Permanent Resident Card, also referred to as a "Green Card"

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The financial information below and any supporting schedules may be completed jointly by married or unmarried co-applicants if their finances are sufficiently interrelated, and statements can be meaningfully and fairly presented on a combined basis. Otherwise, separate statements or schedules are required for any co-applicant(s). If any statement is prepared on a combined basis, all should be prepared on that basis. If you reside in a Community Property state or if you will rely on property or income in/from a community property state for this loan, information on both spouses may be required. Financial information below is for: Applicant Only Co-Applicant Only Applicant and Co-Applicant(s), Combined Basis Other

MONTHLY INCOME AND EXPENSES

Gross Monthly Income	Applicant	Co-Applicant	Combined Totals
Base Wages, Salaries, Self-Employment or Retirement Income			
Overtime, Bonus, Commissions Not Included in Above			
Taxable Dividends and Interest, Rental Income			
Child Support, Alimony, Separate Maintenance * (optional – see below)			
Other Monthly Income – Describe:			
Total Monthly Income Receipts (Gross, Pre-Tax)			

Number of Dependents (including Applicant and Co-Applicant)			
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* Income from these sources need not be included here if the applicant or co-applicant chooses not to have it considered for this loan.

Monthly Payments and Expenses	Current	Changes	Projected
Rent for Principal Residence or Mortgage Payments (including escrow)			
Payments on Installment Notes Payable to Banks and Others			
Payments on Credit Card, Revolving Accounts and Similar Debts			
Alimony, Child Support, Separate Maintenance Payments			
Other Payments – Describe			
Other Payments – Describe			
Total Monthly Payments and Expenses			

Is there reason to expect a significant reduction in income or increase in expenses presented above during the likely term of the requested loan due to such events as retirement, termination or completion of a contract, change in court-ordered payments, scheduled payment increases, interest rate or principal repayment adjustment, event of default, etc.? If so, specify and explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No
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FINANCIAL CONDITION - ASSETS, LIABILITIES, OBLIGATIONS AND NET WORTH

You may provide recent (within 1 year) financial statements in place of the information below. See accompanying financial statements.

Financial Condition As of	Date		
Assets	\$ Balance, Value	Liabilities & Obligations	\$ Balance, Amount
Cash / Bank Accounts		Credit Card Balances Payable	
Retirement Accounts (401(k), IRA, etc.)		Other Accounts Payable	
Investment Securities, Brokerage Accounts		Notes Payable to Banks	
Business Interests, Equity in Partnerships		Other Notes Payable	
Notes, Claims and Accounts Receivable		Income and Other Taxes Payable	
Real Estate – Principal Residence		Mortgage(s) on Principal Residence	
Real Estate – Investment, Rental Properties		Real Estate Debt – Investment & Rental	
Automobiles		Automobile Loans Payable	
Other Assets – Describe Below		Other Liabilities – Describe:	
		Total Liabilities and Obligations	
		Net Worth	
Total Assets		Total Liabilities and Net Worth	

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DECLARATIONS AND DISCLOSURES If you answer yes to any of the questions in this section, please provide explanations, as appropriate, in an attachment to this application or on the backside of this page.

- a. Is any part of the down-payment for this loan borrowed from any financial institution or other lender?..... Yes No
- b. Non-U.S. Citizens Only: Country of Citizenship Are you a permanent resident alien?.. Yes No
 In the past seven (7) years has any applicant:
- c. Declared bankruptcy?..... Yes No
- d. Been obligated, directly or indirectly, on any loan which resulted in foreclosure, repossession, or judgment?..... Yes No
- e. Been obligated, directly or indirectly, on any loan which resulted in transfer of title in lieu of foreclosure?..... Yes No
- f. Is any applicant a co-maker, co-signer, guarantor or endorser on any note, loan or other form of credit? Yes No
- g. Are there any outstanding judgments against any applicant (the primary applicant or any co-applicant)?..... Yes No
- h. Is any applicant a party to an ongoing or impending civil or regulatory lawsuit? Yes No
- i. Is any applicant a defendant in an ongoing or impending criminal prosecution?..... Yes No
- j. Is any applicant delinquent or in default on any federal debt or other loan, mortgage, financial obligation, or bond?..... Yes No
- k. Is any applicant delinquent or in default on court-ordered payments or loan guarantees?..... Yes No
- l. Is any applicant obligated to make alimony, child support, separate maintenance or similar payments?..... Yes No
- m. Is any applicant NOT covered by an employer-provided or other major medical health insurance plan?..... Yes No
- n. Is any applicant a director, officer or significant (over 10%) shareholder of a regulated financial institution? (Name below)..... Yes No
- o. Does any applicant have a close familial relationship with an officer, employee or director of this lending institution?..... Yes No
- p. Does any applicant have a business or investment relationship with any officer, employee or director of this institution?..... Yes No
- q. Income tax returns have been filed through year: Are any income tax returns being audited or contested? Yes No
- r. Does any applicant have reason to expect a significant reduction in income during the term of the requested loan due to such events as retirement, termination or completion of a contract, cessation of court-ordered payments, etc.? Yes No

Explanations, details for "Yes" responses:

<input type="checkbox"/> Applicant requests INDIVIDUAL CREDIT in applicant's own name and relying solely on applicant's income or assets. <input type="checkbox"/> Applicants intend this application to be a request for JOINT CREDIT . Applicant and co-applicants <i>must initial at right</i> .	Initials of Applicant(s)
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FOR BANK USE

Officer	Branch	Date Application Received
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Customer ID Verification – Applicant (Complete for all new customers and for any existing customers without this information on file.)

Identification Type	ID Number	Issued By	Issue Place	ID Issue Date	ID Expiration Date
CIP Verified By	CIP Date	CIP Discrepancies and Resolution (Indicate "None" if no discrepancies were noted.)			
OFAC / Gvt List	List Date	BSA / AML / OFAC Risk Designation	PEP or Other HRC <input type="checkbox"/> Yes <input type="checkbox"/> No	Notes	

Customer ID Verification – Co-Applicant (Complete for all new customers and for any existing customers without this info on file.)

Identification Type	ID Number	Issued By	Issue Place	ID Issue Date	ID Expiration Date
CIP Verified By	CIP Date	CIP Discrepancies and Resolution (Indicate "None" if no discrepancies were noted.)			
OFAC / Gvt List	List Date	BSA / AML / OFAC Risk Designation	PEP or Other HRC <input type="checkbox"/> Yes <input type="checkbox"/> No	Notes	

Comments

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COLLATERAL EXPECTED TO SECURE THE LOAN – RESIDENTIAL REAL ESTATE

PROPERTY TYPE <input type="checkbox"/> Lot / Raw Land <input type="checkbox"/> Single Family Residential <input type="checkbox"/> 2-4 Family Residential <input type="checkbox"/> Other:				
OCCUPANCY / USE <input type="checkbox"/> Owner-Occupied Principal Residence <input type="checkbox"/> Vacation or 2 nd Home <input type="checkbox"/> Rental Property <input type="checkbox"/> Other:				
USE OF PROCEEDS <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Improvements <input type="checkbox"/> Refinancing <input type="checkbox"/> Other:				
General Description (Include details such as square footage, bedrooms, rental units, etc.)				
Property Location - Street Address	City	State	ZIP	County
Legal Description of Collateral Property (attach additional page if necessary)				
Current Use of Property		Planned Use of Property		
Current Lienholder	Loan Number	Loan Maturity Date	Original Loan Amt	Current Balance
Land – Acreage, Lot Size, Zoning Restrictions		Year Acquired	Acquisition Cost	Market Value
Existing Structure(s) – Square Footage, Type / Use / Character		Year Built, Acquired	Acquisition Cost	Market Value
Planned Construction – Square Footage, Type of Structure(s)		Constrctn Start Date	Construction Cost	Estd Market Value
Planned Improvements –Type		Project Start Date	Project Cost	Estd Market Value
Source(s) of Market Value Information <input type="checkbox"/> Appraisal <input type="checkbox"/> In-house Evaluation <input type="checkbox"/> Assessed Value for Tax <input type="checkbox"/> Other:			Total Cost	Total Market Value
Source(s) of funds for downpayment, transaction costs		Estimated:	Downpayment	Transaction Costs
Notes				




COLLATERAL OTHER THAN REAL ESTATE EXPECTED TO SECURE THE LOAN

ASSET TYPE <input type="checkbox"/> Bank Account, CD <input type="checkbox"/> Marketable Securities <input type="checkbox"/> New Auto or Truck <input type="checkbox"/> Used Auto or Truck <input type="checkbox"/> Aircraft <input type="checkbox"/> Boat <input type="checkbox"/> Equipment <input type="checkbox"/> Other:				
Detailed Description (including make, model, features, VIN or serial number, stock symbols, dimensions, etc.)				
Asset Location - Street Address	City	State	ZIP	County
Seller, if any (collateral to be purchased with loan proceeds)	Seller's Location (City and State)		Seller's Telephone (with Area Code)	
Source(s) of Market Value Information <input type="checkbox"/> Appraisal <input type="checkbox"/> Publication <input type="checkbox"/> Market Quote <input type="checkbox"/> Other:			Cost, Sales Price	Market Value
Notes				

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GENERAL DISCLOSURES

PRIVACY In the normal course of business, the Bank collects nonpublic personal information about deposit and loan customers. This includes the following:

-  Information on account application forms and correspondence (name, address, social security number, income, etc.),
-  Information about transactions by customers with the Bank or with other unaffiliated parties (account balances, payment histories, ATM card usage, etc.), and
-  Information from a consumer reporting agency (credit history or creditworthiness, etc.)

The Bank provides information about customers to affiliate(s) or to unaffiliated third parties only when necessary to establish, administer or provide a product or service to such customers. When permitted or required by law, the Bank provides personal information to third parties, such as government entities, law enforcement agencies or consumer reporting agencies. The Bank will not disclose or sell personal information about customers to companies which perform marketing services. The Bank utilizes physical, electronic, and procedural security measures which comply with federal regulations to safeguard the nonpublic personal information of current and former customers. The Bank restricts access to personal information about customers to those Bank employees or agents who need to know such information in order to provide banking products or services. The Bank's employees have been trained on privacy laws and information security. The Bank has implemented disciplinary procedures for any employee who violates its privacy policies and procedures. Bank personnel strive to maintain complete and accurate information about customers and their relationships with the Bank. Customers with questions regarding the Bank's policies or records should notify our Customer Service Department.

CUSTOMER IDENTIFICATION PROGRAM DISCLOSURE To help the government fight the funding of terrorism and money laundering activities, federal law requires that all financial institutions obtain, verify, and record information which identifies each person who opens an account. When an account is opened by a new customer, we will request name, address, date of birth and other information which will allow us to identify such customer. We may also require presentation of a driver's license, passport or other identifying documents.



FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE In connection with an application for credit, a lender may solicit, offer or sell insurance or annuity products. However, federal law prohibits lenders from conditioning credit on the purchase of an insurance product or annuity from the lender or its affiliates. Federal law also provides that credit may not be conditioned on the applicant's agreement not to obtain an insurance product or annuity from an unaffiliated entity.



FAIR AND ACCURATE CREDIT TRANSACTIONS ACT NOTICE The Bank routinely reports information to credit bureaus about the status and payment history of most or all consumer credit accounts. We may, therefore, report such information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may, as a result, be reflected in your credit report.

RIGHT OF APPLICANT(S) TO RECEIVE AN EXPLANATION OF THE CREDIT DECISION A loan applicant whose request for consumer or business credit is denied by the Bank has a right to receive a written explanation of the principal reason(s) for the Bank's decision. A notice including such an explanation will be mailed to consumer applicants by the Bank promptly after the credit decision is made. Applicants for business purpose or commercial credit may contact the Bank to request a written statement of reasons for denial. Such requests should be made within 60 days of the time the applicant is notified of the credit decision; the Bank will provide a notice within 30 days of the receipt of such a request.

EQUAL CREDIT OPPORTUNITY and FAIR HOUSING NOTICE The federal Equal Credit Opportunity Act prohibits lenders from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. Further, the Fair Housing Act prohibits creditors from discriminating against applicants for home-related credit on the basis of race, color, national origin, religion, sex, handicap, or familial status (having children under the age of 18). Under these federal statutes, it is illegal to deny a loan or to fix the amount, interest rate or other terms of a loan on one of the prohibited bases. The name and a current address of the federal agency that administers Equal Credit Opportunity and Fair Housing compliance by this Bank is presented below.



FDIC Consumer Response Center
2345 Grand Boulevard, Suite 100, Kansas City, Missouri 64108

DISCLOSURES FOR HOME LOAN AND OTHER REAL ESTATE LOAN APPLICANTS

APPRAISAL RIGHTS DISCLOSURE FOR REAL ESTATE LOAN APPLICANTS - You have the right to a copy of the appraisal report (if any) used in connection with your application for credit to be secured by real estate. 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, please indicate the name(s) of applicant(s), the loan amount requested, the address of the subject property, and the approximate date you submitted your application.

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SERVICING DISCLOSURE STATEMENT
 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.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Complete this section ONLY if you are applying for a HOME LOAN - a loan to purchase, refinance, repair or improve a principal residence, second home, vacation home, rental home or other residential property (or mobile home). You should also complete this section if you are applying for a combination construction and permanent loan on a home. Do not complete this section if the loan request is for interim construction only or if you seek a home equity loan and no portion of the proceeds is to be used for home repairs or improvements.

Check here to confirm that this application is for a HOME LOAN, as defined above.

DISCLOSURE: 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 you are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor 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, the lender is required to note and report the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below indicating that preference. (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 type of loan requested.)

APPLICANT <input type="checkbox"/> I do not wish to furnish this information.	CO-APPLICANT <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 (You may select multiple race designations)	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 (You may select multiple race designations)
Sex <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex <input type="checkbox"/> Female <input type="checkbox"/> Male

This section to be completed by interviewer

Application taken by: <input type="checkbox"/> In-Person Interview <input type="checkbox"/> U.S. Mail <input type="checkbox"/> Internet or Email <input type="checkbox"/> Telephone <input type="checkbox"/> Fax	Loan Officer's Name (print or type) Loan Officer's Signature Loan Officer's Telephone Number(s)	Lending Institution Name & Address Lone Star Bank 952 Echo Lane, Suite 100 Houston, Texas 77024 Phone: (713) 358-9400 www.lsbtxas.com
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TEXAS DISCLOSURE FOR HOME LOAN APPLICANTS

Texas law requires that lenders provide the notice below to all applicants for a personal, family or household purpose loan to be secured in whole, or in part, by the borrower's principal residence. The lender is required to obtain and keep a signed copy acknowledging receipt of this notice. (Requirement effective date: September 1, 2007)

NOTICE OF PENALTIES FOR MAKING FALSE OR MISLEADING STATEMENT

WARNING: Intentionally or knowingly making a materially false or misleading statement to obtain property or credit, including a mortgage loan, is a violation of Section 32.32, of the Texas Penal Code, and, depending on the amount of the loan or value of the property, is punishable by imprisonment for a term of 2 years to 99 years and a fine not to exceed \$10,000.00.

I/we, the undersigned home loan applicant(s), represent that I/we have received, read, and understand this notice of penalties for making a materially false or misleading written statement to obtain a home loan.

I/we represent that all statements and representations contained in my/our written home loan application, including statements or representations regarding my/our identity, employment, annual income, and intent to occupy the residential real property secured by the home loan, are true and correct as of the date of loan closing.

Lone Star Bank

Applicant Signature	Date
Co-Applicant Signature(s)	Date

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**FOR HOME EQUITY LOANS ONLY
NOTICE CONCERNING EXTENSIONS OF CREDIT (TEXAS)**

NOTICE CONCERNING EXTENSIONS OF CREDIT DEFINED BY SECTION 50(A) (6), ARTICLE XVI, TEXAS CONSTITUTION: SECTION 50(A) (6), ARTICLE XVI, OF THE TEXAS CONSTITUTION ALLOWS CERTAIN LOANS TO BE SECURED AGAINST THE EQUITY IN YOUR HOME. SUCH LOANS ARE COMMONLY KNOWN AS EQUITY LOANS. IF YOU DO NOT REPAY THE LOAN OR IF YOU FAIL TO MEET THE TERMS OF THE LOAN, THE LENDER MAY FORECLOSE AND SELL YOUR HOME. THE CONSTITUTION PROVIDES THAT:

- A. THE LOAN MUST BE VOLUNTARILY CREATED WITH THE CONSENT OF EACH OWNER OF YOUR HOME AND EACH OWNER'S SPOUSE;
- B. THE PRINCIPAL LOAN AMOUNT AT THE TIME THE LOAN IS MADE MUST NOT EXCEED AN AMOUNT THAT, WHEN ADDED TO THE PRINCIPAL BALANCES OF ALL OTHER LIENS AGAINST YOUR HOME, IS MORE THAN 80% OF THE FAIR MARKET VALUE OF YOUR HOME;
- C. THE LOAN MUST BE WITHOUT RECOURSE FOR PERSONAL LIABILITY AGAINST YOU AND YOUR SPOUSE UNLESS YOU OR YOUR SPOUSE OBTAINED THIS EXTENSION OF CREDIT BY ACTUAL FRAUD;
- D. THE LIEN SECURING THE LOAN MAY BE FORECLOSED UPON ONLY WITH A COURT ORDER;
- E. FEES AND CHARGES TO MAKE THE LOAN MAY NOT EXCEED 3% OF THE LOAN AMOUNT;
- F. THE LOAN MAY NOT BE AN OPEN-END ACCOUNT THAT MAY BE DEBITED FROM TIME TO TIME OR UNDER WHICH CREDIT MAY BE EXTENDED FROM TIME TO TIME UNLESS IT IS A HOME EQUITY LINE OF CREDIT;
- G. YOU MAY PREPAY THE LOAN WITHOUT PENALTY OR CHARGE;
- H. NO ADDITIONAL COLLATERAL MAY BE SECURITY FOR THE LOAN;
- I. THE LOAN MAY NOT BE SECURED BY HOMESTEAD PROPERTY THAT IS DESIGNATED FOR AGRICULTURAL USE AS OF THE DATE OF CLOSING; UNLESS THE AGRICULTURAL HOMESTEAD PROPERTY IS USED PRIMARILY FOR THE PRODUCTION OF MILK;
- J. YOU ARE NOT REQUIRED TO REPAY THE LOAN EARLIER THAN AGREED SOLELY BECAUSE THE FAIR MARKET VALUE OF YOUR HOME DECREASES OR BECAUSE YOU DEFAULT ON ANOTHER LOAN THAT IS NOT SECURED BY YOUR HOME;
- K. ONLY ONE LOAN DESCRIBED BY SECTION 50(A) (6), ARTICLE XVI, OF THE TEXAS CONSTITUTION MAY BE SECURED WITH YOUR HOME AT ANY GIVEN TIME;
- L. THE LOAN MUST BE SCHEDULED TO BE REPAYED IN PAYMENTS THAT EQUAL OR EXCEED THE AMOUNT OF ACCRUED INTEREST FOR EACH PAYMENT PERIOD;
- M. **THE LOAN MAY NOT CLOSE BEFORE 12 DAYS AFTER YOU SUBMIT A LOAN APPLICATION TO THE LENDER OR BEFORE 12 DAYS AFTER YOU RECEIVE THIS NOTICE, WHICHEVER DATE IS LATER;** AND MAY NOT WITHOUT YOUR CONSENT CLOSE BEFORE ONE BUSINESS DAY AFTER THE DATE ON WHICH YOU RECEIVE A COPY OF YOUR LOAN APPLICATION IF NOT PREVIOUSLY PROVIDED AND A FINAL ITEMIZED DISCLOSURE OF THE ACTUAL FEES, POINTS, INTEREST, COSTS, AND CHARGES THAT WILL BE CHARGED AT CLOSING; AND IF YOUR HOME WAS SECURITY FOR THE SAME TYPE OF LOAN WITHIN THE PAST YEAR, A NEW LOAN SECURED BY THE SAME PROPERTY MAY NOT CLOSE BEFORE ONE YEAR HAS PASSED FROM THE CLOSING DATE OF THE OTHER LOAN, UNLESS ON OATH YOU REQUEST AN EARLIER CLOSING DUE TO A DECLARED STATE OF EMERGENCY;
- N. THE LOAN MAY CLOSE ONLY AT THE OFFICE OF THE LENDER, TITLE COMPANY, OR AN ATTORNEY AT LAW;
- O. THE LENDER MAY CHARGE ANY FIXED OR VARIABLE RATE OF INTEREST AUTHORIZED BY STATUTE;
- P. ONLY A LAWFULLY AUTHORIZED LENDER MAY MAKE LOANS DESCRIBED BY SECTION 50(A) (6), ARTICLE XVI, OF THE TEXAS CONSTITUTION;
- Q. LOANS DESCRIBED BY SECTION 50(A) (6), ARTICLE XVI, OF THE TEXAS CONSTITUTION MUST:
 - 1. NOT REQUIRE YOU TO APPLY THE PROCEEDS TO ANOTHER DEBT EXCEPT A DEBT THAT IS SECURED BY YOUR HOME OR OWED TO ANOTHER LENDER;
 - 2. NOT REQUIRE THAT YOU ASSIGN WAGES AS SECURITY;

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3. NOT REQUIRE THAT YOU EXECUTE INSTRUMENTS WHICH HAVE BLANKS FOR SUBSTANTIVE TERMS OF AGREEMENT LEFT TO BE FILLED IN;
4. NOT REQUIRE THAT YOU SIGN A CONFESSION OF JUDGMENT OR POWER OF ATTORNEY TO ANOTHER PERSON TO CONFESS JUDGMENT OR APPEAR IN A LEGAL PROCEEDING ON YOUR BEHALF;
5. PROVIDE THAT YOU RECEIVE A COPY OF YOUR FINAL LOAN APPLICATION AND ALL EXECUTED DOCUMENTS YOU SIGN AT CLOSING;
6. PROVIDE THAT THE SECURITY INSTRUMENTS CONTAIN A DISCLOSURE THAT THIS LOAN IS A LOAN DEFINED BY SECTION 50(A) (6), ARTICLE XVI, OF THE TEXAS CONSTITUTION;
7. PROVIDE THAT WHEN THE LOAN IS PAID IN FULL, THE LENDER WILL SIGN AND GIVE YOU A RELEASE OF LIEN OR AN ASSIGNMENT OF THE LIEN, WHICHEVER IS APPROPRIATE;
8. PROVIDE THAT YOU MAY, WITHIN 3 DAYS AFTER CLOSING, RESCIND THE LOAN WITHOUT PENALTY OR CHARGE;
9. PROVIDE THAT YOU AND THE LENDER ACKNOWLEDGE THE FAIR MARKET VALUE OF YOUR HOME ON THE DATE THE LOAN CLOSES; AND
10. PROVIDE THAT THE LENDER WILL FORFEIT ALL PRINCIPAL AND INTEREST IF THE LENDER FAILS TO COMPLY WITH THE LENDER'S OBLIGATIONS UNLESS THE LENDER CURES THE FAILURE TO COMPLY AS PROVIDED BY SECTION 50(A)(6)(Q)(X), ARTICLE XVI, OF THE TEXAS CONSTITUTION; AND

R. IF THE LOAN IS A HOME EQUITY LINE OF CREDIT:

1. YOU MAY REQUEST ADVANCES, REPAY MONEY, AND REBORROW MONEY UNDER THE LINE OF CREDIT;
2. EACH ADVANCE UNDER THE LINE OF CREDIT MUST BE IN AN AMOUNT OF AT LEAST \$4000;
3. YOU MAY NOT USE A CREDIT CARD, DEBIT CARD, OR SIMILAR DEVICE, OR PREPRINTED CHECK THAT YOU DID NOT SOLICIT, TO OBTAIN ADVANCES UNDER THE LINE OF CREDIT;
4. ANY FEES THE LENDER CHARGES MAY BE CHARGED AND COLLECTED ONLY AT THE TIME THE LINE OF CREDIT IS ESTABLISHED AND THE LENDER MAY NOT CHARGE A FEE IN CONNECTION WITH ANY ADVANCE;
5. THE MAXIMUM PRINCIPAL AMOUNT THAT MAY BE EXTENDED, WHEN ADDED TO ALL OTHER DEBTS SECURED BY YOUR HOME, MAY NOT EXCEED 80 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME ON THE DATE THE LINE OF CREDIT IS ESTABLISHED;
6. IF THE PRINCIPAL BALANCE UNDER THE LINE OF CREDIT AT ANY TIME EXCEEDS 50 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME, AS DETERMINED ON THE DATE THE LINE OF CREDIT IS ESTABLISHED, YOU MAY NOT CONTINUE TO REQUEST ADVANCES UNDER THE LINE OF CREDIT UNTIL THE BALANCE IS LESS THAN 50 PERCENT OF THE FAIR MARKET VALUE; AND
7. THE LENDER MAY NOT UNILATERALLY AMEND THE TERMS OF THE LINE OF CREDIT.

THIS NOTICE IS ONLY A SUMMARY OF YOUR RIGHTS UNDER THE TEXAS CONSTITUTION. YOUR RIGHTS ARE GOVERNED BY SECTION 50, ARTICLE XVI, OF THE TEXAS CONSTITUTION, AND NOT BY THIS NOTICE.

ADDITIONAL NOTICE

All owners of the home must sign and date a notice concerning extensions of credit defined by section 50(a)(6), Article XVI of the Texas Constitution after submission of a written loan application to lender or lender's representative. You must receive a copy of this notice at the time you sign it.

Signature	Date
Signature	Date

