



Cash Flow Analysis

Texas Star Bank, S.S.B.

119 Craik St., Marlin, TX 76661

Loan Applicant

Date

Monthly Income

Your net pay from salary	_____
Spouse's net pay from salary	_____
Rents paid to you	_____
Net pension	_____
Social Security	_____
Farm Income	_____
Profit from your business (Schedule C on your income tax return)	_____
Other Income	_____
Source _____	_____
Source _____	_____

Total Monthly Income _____

Monthly Expenses

Mortgage or rent payment (your residence)	_____
Child support	_____
Groceries	_____
Utilities	_____
Transportation	_____
Medical	_____
Insurance	_____
Farm expenses	_____
Rental property expenses	_____
Mortgage	_____
Other	_____
Auto loans	_____
Finance company _____	_____
Finance company _____	_____
Installment payments (including credit cards)	_____
Paid to _____	_____
Paid to _____	_____
Paid to _____	_____

Total Monthly Expenses _____

Total Available for Debt Service _____

Signed

Date

Signed

Date

PRIVACY POLICY

**TEXAS STAR BANK, S.S.B.
119 CRAIK ST.
MARLIN, TX 76661
PHONE: (254) 883-5533**

Our Privacy Commitment to You. We recognize, respect and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who visit our institution and website. If you have any questions regarding this statement please contact us at Texas Star Bank, S.S.B. , P.O. Box 368 Lott, Texas 76656 or 254-584-3171.

Confidentiality and Security of Nonpublic Personal Information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Nonpublic Personal Information We Collect. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency

Nonpublic Personal Information We Disclose. We do not disclose nor do we reserve the right to disclose, any nonpublic personal information about our customers or former customers to anyone, except to other nonaffiliated third parties as permitted by law.

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Texas Star Bank, S.S.B. Marlin Branch 119 Craik Street Marlin, TX 76661.

Consumer Complaint Notice. The Texas Star Bank, S.S.B. is chartered under the Laws of the State of Texas and by State Law is subject to regulatory oversight by the Texas Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against the Texas Star Bank, S.S.B. should contact the Texas Department of Savings and Mortgage Lending through one of the means indicated below:

- In person
- U. S. Mail Texas Department of Savings and Mortgage Lending, 2601 North Lamar Boulevard, Suite 201, Austin, Texas 78705
- Telephone No: 1-877-276-5550
- Fax No. (512) 475-1360
- Website: www.sml.state.tx.us/contacts.html