

Texas Star Bank, S.S.B

CREDIT APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. 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.

TYPE OF CREDIT REQUESTED

IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.

- SECURED INDIVIDUAL CREDIT - relying solely on my income or assets
 UNSECURED INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources
 JOINT CREDIT - We intend to apply for joint credit. (initials) _____

FOR CREDITOR USE

DATE _____ CLASS NO. _____
 ACCOUNT NO. _____
 APPROVED BY _____
 DECLINED BY _____

AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY	PROCEEDS OF LOAN TO BE USED FOR:
\$ _____	_____ months	_____	<input type="checkbox"/> MONTHLY <input type="checkbox"/> _____	_____

SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle) _____

BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
ADDRESS (Street, City, State & Zip) _____			COUNTY _____	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG _____
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address) _____			COUNTY _____	Did you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG _____
EMPLOYER (Company Name & Address) _____					HOW LONG _____
BUSINESS PHONE _____ Ext. _____		POSITION OR TITLE _____		SALARY PER MONTH	
				GROSS: \$ _____ NET: \$ _____	
PREVIOUS EMPLOYER (Company Name & Address) _____					HOW LONG _____
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____			RELATIONSHIP _____	TELEPHONE NO. (Include Area Code) _____	

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding

SOURCES OF OTHER INCOME _____	AMOUNT PER MONTH \$ _____
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Is any income listed in this Section likely to be reduced before the credit request is paid off?
 No Yes (Explain) _____

Have you previously received credit from us?
 No Yes - When? _____

SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

NAME (Last, First, Middle) _____

BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
RELATIONSHIP TO APPLICANT (If Any) _____		PRESENT ADDRESS (Street, City, State & Zip) _____			HOW LONG _____
EMPLOYER (Company Name & Address) _____					HOW LONG _____
BUSINESS PHONE _____ Ext. _____		POSITION OR TITLE _____		SALARY PER MONTH	
				GROSS: \$ _____ NET: \$ _____	
PREVIOUS EMPLOYER (Company Name & Address) _____					HOW LONG _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding

SOURCES OF OTHER INCOME _____	AMOUNT PER MONTH \$ _____
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Is any income listed in this Section likely to be reduced before the credit requested is paid off?
 No Yes (Explain) _____

Has Joint Applicant or Other Party ever received credit from us?
 No Yes - When? _____

SECTION C - MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

APPLICANT	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)
OTHER PARTY	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)

SECTION D - ASSET & DEBT INFORMATION

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

ASSETS OWNED (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			\$
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
TOTAL ASSETS			\$

OUTSTANDING DEBTS (Including charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)					
TOTAL DEBTS			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments? No Yes

If yes, to (Name & Address) _____ Amt. per month \$ _____

Are you a co-maker, endorser, or guarantor on any loan or contract? No Yes If yes, for whom? _____ To whom? _____

Are there any unsatisfied judgments against you? No Yes If yes, to whom owed? _____ Amount \$ _____

Have you been declared bankrupt in the last 10 years? No Yes If yes, where? _____ Year? _____

SECTION E - SECURED CREDIT Complete only if credit is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION

NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any).

SIGNATURES I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.

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