

Texas Star Bank, S.S.B. Vacant Land/Lot Loan Application

Terms of Loan Request

Amount \$	Interest Rate %	Number of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM (type):
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Subject Property Address (street, city, state, & zip code)	Platted Subdivision <input type="checkbox"/> Yes <input type="checkbox"/> No
Legal Description of Subject Property (attach description if necessary)	Total Area (acres or square feet)
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Held for Investment Will this land be built on within two years? <input type="checkbox"/> Yes <input type="checkbox"/> No

Complete the following line if this is a refinance

Year Acquired	Original Cost \$	Amount of Existing Lien \$	Purpose of Refinance	Describe any Improvements
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Title will be held in what name(s)	Manner in which Title will be held
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold

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	Age	Years of School	Social Security Number	Home Phone	Age	Years of School
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, or widowed)		Dependents (not listed by co-borrower) number & age		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, or widowed)		Dependents (not listed by borrower) number & age	
Present Address <input type="checkbox"/> Rent <input type="checkbox"/> Own Number of years:				Present Address <input type="checkbox"/> Rent <input type="checkbox"/> Own Number of years:			

Employment Information

Borrower		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed		Name & Address of Employer <input type="checkbox"/> Self Employed	
Years on this job	Years employed in this line of work/profession	Years on this job	Years employed in this line of work/profession
Position/Title/Type of Business	Business Phone	Position/Title/Type of Business	Business Phone

Monthly Income Information

Gross Monthly Income	Borrower	Co-Borrower	Total
Base Employment Income*	\$	\$	\$
Overtime			
Bonuses			
Commissions			
Dividends/Interest			
Net Rental Income			
Other (before completing see the notice in "describe other income" below)			
Total			

* Self Employed Borrower (s) may be required to provide additional documentation such as tax returns and business financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Description of other income	Monthly Amount
		\$

Declarations

If you answer "yes" to any questions a through l, please use the area for additional information for explanation.

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<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 past 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"/>
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"/>
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"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of this down payment financed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<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 intent to occupy the property as your primary residence within two years? If "yes" please complete question m. below.	<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?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(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)?	_____		_____	

Acknowledgment and Agreement

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or re-verification of any information contained in the application and supporting financial statement(s) may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application or in the supporting financial statements, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successor and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representation or warranties, express or implied, to the Borrower (s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

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