

Documents Needed for Home Equity Loan

Complete and sign the attached application and all accompanying documents

___ Two (2) Forms of Identification:

___ Current Driver's License (or government issued ID showing address)

___ 2nd ID can be any one (1) of the follow (it must be current)

US Passport

Employer ID Card

Military ID Card

Voter Registration Card

Handgun License

Insurance Card

___ Previous two (2) months bank statements for all open accounts

___ Current paystub with year to date income and previous year W-2

___ Self-Employed

___ Year to date income statement (P & L)

___ Current Balance Sheet

___ Signed request for transcript of Tax Return (see attached)

___ Two (2) most recent Income Tax Returns (Personal and Business, if applicable)

___ Legal Description of Property

___ Proof of Homeowners Insurance showing coverage amount and listing Johnson City Bank as lienholder

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: *Check one or more*

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino - *Print origin:*

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

Race: *Check one or more*

- ☐ American Indian or Alaska Native - *Print name of enrolled or principal tribe:*

- ☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian - *Print race:*

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or ☐ Samoan
Chamorro
☐ Other Pacific Islander - *Print race:*

For example: Fijian, Tongan, and so on.

- ☐ White
☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview
(includes Electronic Media w/Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Borrower Name: _____

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☐ Mexican ☐ Puerto Rican ☐ Cuban
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Sex

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☐ Male
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Chamorro
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The Demographic Information was provided through:

- ☐ Face-to-Face Interview
(includes Electronic Media w/Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Borrower Name: _____

JOHNSON CITY BANK

ELECTRONIC MORTGAGE LOAN DISCLOSURE AGREEMENT

By accepting the "Johnson City Bank's Electronic Signature Mortgage Loan Disclosure Agreement", you consent and agree that the Johnson City Bank may provide you disclosures related to your current mortgage loan electronically. This Disclosure is required by the federal Electronic Signatures in Global and National Commerce Act, known as the E-SIGN Act.

- **Note:** It is highly recommended that you carefully read this disclosure in its entirety and save a copy for your personal records.

The words "we," "us," and "our" refer to the Johnson City Bank, and the words "you" and "your" mean you, the individual(s) or entity identified on the Mortgage Loan. As used in the Disclosure, "Account" means the account you have with us.

Disclosures and Notices Provided in Electronic Form

- You agree that we may provide you with any disclosures related to your current mortgage in electronic format, to the extent allowed by law, and that we may discontinue sending paper documents to you, unless and until you withdraw your consent as described below.
- If you choose to not consent to receive electronic communications and transactions, you may request to receive paper copies at no additional charge.
- **Note:** To request a paper copy of disclosures, please contact the Johnson City Bank at:

Johnson City Bank
P.O. Box 426
100 East Pecan Dr
Johnson City, TX 78636
(830) 868-7131

Hardware and Software Requirements

To access, view, and retain electronic Communications your system will need the following requirements:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- A working email account;
- A personal computer (PC: 1.5 GHz or higher / macOS: Intel processor / mobile: working device running iOS, Android or Windows Phone operating systems), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received;
- Adobe Reader version 8.0 or higher;
- PC: Windows 7 or later version running either Microsoft Edge version 20 or higher; Google Chrome; or Firefox version 60.2.2 or higher / Macintosh: MacOS X 10.2 or higher running Safari web browser.

- **Note:** Johnson City Bank is not responsible for any electronic virus or viruses a customer may encounter. It is the Banks recommendation for the customer to perform routine scans for your PC by using a virus protection product.

How to Cancel Electronic Disclosure Consent

- You may withdraw your consent to receive account information at any time in electronic form by:
 1. Calling the Johnson City Bank at 830-868-7131 asking for the Loan Department

Termination / Changes

- The Johnson City Bank reserves the right, in sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. The Bank will provide you with notice of any such termination or change as required by law.

Customer Consent:

I acknowledge and agree that I consent to receive account information electronically that is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that I and the Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with one another by electronic means.

- ☐ Yes, I consent to receive legal disclosures electronically and to the terms and conditions listed above.
- ☐ No, I do **not** consent to receive legal disclosures electronically and to the terms and conditions listed above.

Customer Contact Information:

Full Name: _____

Email Address: _____

Contact Number: _____

For Johnson City Bank Office Use Only:

Received By: _____	Date: _____
Processed By: _____	Date: _____

Johnson City Bank
100 E. Pecan
P.O. Box 426
Johnson City, TX 78636
NMLS# 446691
(830) 868-7131 Phone
(830) 868-4626 Fax

Universal Credit Application

(Consumer Real Estate)

	<i>Lender Use Only</i>	
Lender Case No./HMDA ULI	HMDA Reportable	Census Tract
	☐ Yes	☐ No

1. Type of Application

(Check only one of the four checkboxes; and sign, if joint credit. Use another application if more than two applicants.)

☐ **Individual Credit.** If checked, this is an *Application for Individual Credit* - relying **solely** on my income and assets.

☐ **Individual Credit with Another.** If checked, this is an *Application for Individual Credit* - relying on my income and assets **and** on income and/or assets of another as a basis for loan qualification. *(Complete Applicant and Co-Applicant sections.)*

☐ **Individual Credit (Community Property State).** If checked, this is an *Application for Individual Credit* - relying on my income or assets. The income or assets of my spouse (or other person), who has community property rights pursuant to state law, will not be used as a basis for loan qualification. However, his or her liabilities must be considered because my spouse (or other person) has community property rights pursuant to applicable law, and, as Applicant, I reside in a community property state, the property that will secure the loan is located in a community property state, or I am relying on other property located in a community property state as a basis for repayment of the loan. *(Complete Applicant and Co-Applicant sections.)*

☐ **Joint Credit.** If checked, this is an *Application for Joint Credit*. By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for joint credit. *(Complete Applicant and Co-Applicant sections.)*

Applicant for Joint Credit

Co-Applicant for Joint Credit

2. Terms of Credit Requested

Type of Credit	Amount Requested	Interest Rate Type	Term of Credit (in Months)
☐ Loan ☐ Line of Credit	\$	☐ Fixed ☐ Adjustable ☐	

3. Property Information and Loan Purpose

Subject Property Address (street, county or parish, city, state & ZIP)		No. of Units			
Legal Description of Subject Property (attach description if necessary)		Year Built			
Loan Purpose ☐ Purchase ☐ Construction-Initial ☐ Home Improvement ☐ Refinance ☐ Construction-Permanent ☐		Property will be: ☐ Primary Residence ☐ Secondary Residence ☐ Investment			
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.			Describe Improvements		
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	☐ made ☐ to be made	
	\$	\$		Cost: \$	
Title will be held in what Name(s)			Manner in which Title will be held	Estate will be held in:	
				☐ Fee Simple ☐ Leasehold (show expiration date)	
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)					

4. Applicant Information

Applicant's Name				Co-Applicant's Name			
Social Security No.	Primary Phone	☐ Cell	Date of Birth	Social Security No.	Primary Phone	☐ Cell	Date of Birth
ID Type & No.	Issued By	Issue Date	Exp. Date	ID Type & No.	Issued By	Issue Date	Exp. Date
E-mail Address				E-mail Address			
☐ Married ☐ Separated		Dependents (not listed by Co-Applicant)		☐ Married ☐ Separated		Dependents (not listed by Applicant)	
☐ Unmarried (including single, divorced, widowed)		No. Ages		☐ Unmarried (including single, divorced, widowed)		No. Ages	
Present Address		☐ Own ☐ Rent ☐	No. Yrs. _____	Present Address		☐ Own ☐ Rent ☐	No. Yrs. _____
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
Former Address				Former Address			
☐ Own ☐ Rent ☐		No. Yrs. _____		☐ Own ☐ Rent ☐		No. Yrs. _____	

Applicant		5. Employment Information		Co-Applicant	
Name & Address of Employer ☐ Self Employed	Yrs. on this job	Name & Address of Employer ☐ 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	Position/Title/Type of Business	Business Phone		

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 ☐ Self Employed	Dates (from - to)	Name & Address of Employer ☐ Self Employed	Dates (from - to)
	Business Phone		Business Phone
Position/Title/Type of Business	Gross Monthly Income \$	Position/Title/Type of Business	Gross Monthly Income \$
Name & Address of Employer ☐ Self Employed	Dates (from - to)	Name & Address of Employer ☐ Self Employed	Dates (from - to)
	Business Phone		Business Phone
Position/Title/Type of Business	Gross Monthly Income \$	Position/Title/Type of Business	Gross Monthly Income \$

6. Monthly Income and Combined Housing Expense Information						
Gross Monthly Income	Applicant	Co-Applicant	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income *	\$	\$	\$	Rent	\$	
Overtime	\$	\$	\$	First Mortgage (P&I)	\$	\$
Bonuses	\$	\$	\$	Other Financing (P&I)	\$	\$
Commissions	\$	\$	\$	Hazard Insurance	\$	\$
Dividends/Interest	\$	\$	\$	Real Estate Taxes	\$	\$
Net Rental Income	\$	\$	\$	Mortgage Insurance	\$	\$
Other (before completing, see the notice in "Describe Other Income," below)	\$	\$	\$	Homeowner Assn. Dues	\$	\$
				Other	\$	\$
Total	\$	\$	\$	Total	\$	\$

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

A/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Applicant (A) or Co-Applicant (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$
			\$
			\$

7. Assets and Liabilities

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Applicants if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the *Co-Applicant section* was completed about a non-applicant spouse or other person, this Statement and supporting schedules must also be completed about that spouse or other person.

Schedule of Real Estate Owned. (If additional properties are owned, use continuation sheet.)

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

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number
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7. Assets and Liabilities (Continued)

Assets		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Description		\$				
List checking and savings accounts below			Liabilities	Monthly Payment & Months Left to Pay	Unpaid Balance	
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/ Months	\$	
Acct. no.		\$	Acct. no.	☐ Revolving		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/ Months	\$	
Acct. no.		\$	Acct. no.	☐ Revolving		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/ Months	\$	
Acct. no.		\$	Acct. no.	☐ Revolving		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/ Months	\$	
Acct. no.		\$	Acct. no.	☐ Revolving		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/ Months	\$	
Acct. no.		\$	Acct. no.	☐ Revolving		
Stocks & Bonds (Company name/number & description)			Name and address of Company	\$ Payment/ Months	\$	
			Acct. no.	☐ Revolving		
Life Insurance net cash value			Name and address of Company	\$ Payment/ Months	\$	
Face amount: \$						
Subtotal Liquid Assets						
Real estate owned (enter market value from schedule of real estate owned)			Acct. no.	☐ Revolving		
Vested interest in retirement fund			Name and address of Company	\$ Payment/ Months	\$	
Net worth of business(es) owned (attach financial statement)			Acct. no.	☐ Revolving		
Automobiles owned (make and year)			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
			Job-Related Expense (child care, union dues, etc.)	\$		
Other Assets (itemize)						
			Total Monthly Payments	\$		
Other Assets (from continuation page, if any)			Other Liabilities (from continuation page, if any)		\$	
Total Assets (a)		\$	Net Worth (a - b)	\$	Total Liabilities (b)	\$

8. Declarations

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
a. Are there any outstanding judgments against you?	☐	☐	☐	☐	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	☐	☐	☐	☐
b. Have you been declared bankrupt within the past 10 years?	☐	☐	☐	☐	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	☐	☐	☐	☐
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?	☐	☐	☐	☐					

8. Declarations (Continued)

	Applicant		Co-Applicant			Applicant		Co-Applicant	
	Yes	No	Yes	No		Yes	No	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☐	☐	☐	m. Have you had an ownership interest in a property in the last three years?	☐	☐	☐	☐
h. Is any part of the down payment borrowed?	☐	☐	☐	☐	(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?				
i. Are you a co-maker or endorser on a note?	☐	☐	☐	☐	(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				
j. Are you a U.S. citizen?	☐	☐	☐	☐	n. Are there any other equity loans on the property?	☐	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐					
l. Do you intend to occupy the property as your primary residence?	☐	☐	☐	☐					

9. Continuation and Additional Information

Instructions. Use this section if you need more space to complete the Universal Credit Application. Mark "A" for Applicant and "C" for Co-Applicant. Use this space if you answered "Yes" to any of the questions in Section 8.

10. Federal Notices

Important Information to Applicant(s). 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 applies for a loan or opens an account.

What this means for you. When you apply for a loan or 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 and/or other identifying documents. 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.

False Statements. By signing below, 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.*

11. State Notices

California Residents. Each applicant, if married, may apply for a separate account.

Massachusetts Residents. Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following:

1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee.
2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction.

For Home Equity Line of Credit. The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

For married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.

12. Acknowledgment 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

12. Acknowledgment and Agreement (Continued)

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.

Consent. You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of pre-recorded/artificial voice messages or an automated dialing device.

Acknowledgment. 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.

X

Applicant's Signature

Date

X

Co-Applicant's Signature

Date

13. Government Monitoring or Demographic Information

Lender only: Indicate whether a separate Regulation B (ECOA) Government Monitoring Information form, or a separate HMDA Demographic Information form are applicable and incorporated by reference. Otherwise, indicate Not Applicable.

- ☐ HMDA Demographic Information
- ☐ ECOA Government Monitoring
- ☐ Not applicable

For Mortgage Loan Originator

This information was provided through:

☐ Mail or Fax

☐ E-mail or Internet

☐ Telephone Interview

☐ Face-To-Face Interview (includes Electronic Media with Video Component)

Loan Originator's Signature

Date

Loan Originator's Phone Number

Loan Originator's Name

Loan Originator Identifier

Loan Origination Company's Address

Loan Origination Company's Name

Loan Origination Company Identifier

Transaction Worksheet - Optional

a. Purchase price

\$

b. Alterations, improvements, repairs

\$

c. Land (if acquired separately)

\$

d. Refinance (include debts to be paid off)

\$

e. Estimated prepaid items

\$

f. Estimated closing costs

\$

g. PMI, MIP, Funding Fee

\$

h. Discount (if Applicant will pay)

\$

i. Total costs (add items a through h)

\$

j. Subordinate financing

\$

k. Applicant'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 Applicant (subtract j, k, l & o from i)

\$

For Lender's Use

Lender's Initial Lien Position

☐ First Lien

☐ Second Lien

☐ Subordinate Lien

First Lien Holder's Name & Address (if any)

Second Lien Holder's Name & Address (if any)

Loan No.

Loan No.

Date Application Received

Received By

Amount Requested

Decision

☐ Approved

☐ Denied

Decision Date

Decision By

Interest Rate

Fixed/Index: %

Margin points

Amount Approved

Initial Advance (if applicable)

Funding Date

Refinancing

☐ Yes

☐ Cash Out

Rescindable

Early Disclosures Given

High Cost Mortgage

High Priced Mortgage

☐ Yes

☐ Yes

☐ Yes, on

☐ Yes

☐ Yes

SERVICING DISCLOSURE STATEMENT

LENDER

BORROWER

DATE: _____

JOHNSON CITY BANK
P.O. Box 426
Johnson City, TX 78636

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

REGULATION B – NOTICE OF INTENT TO APPLY FOR JOINT CREDIT

APPLICANT(s):

LENDER:

JOHNSON CITY BANK
100 E. Pecan
Johnson City, TX 78636

NOTICE: We intend to apply for joint credit.

ACKNOWLEDGEMENT: By signing below, we acknowledge the intention to apply for joint credit on _____.

Date

Date_____

Date_____

NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL

JOHNSON CITY BANK P O BOX 426 JOHNSON CITY, TX 78636 (830) 868-7131 www.j-cbank.com	Applicant(s) _____	_____
	Current Address: _____	Loan Number _____
	Property Address: _____	Date of Application _____
	_____	Date of Notice _____

"You" means the Applicant(s) "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 applicant(s), property address, and your current mailing address.

ACKNOWLEDGEMENT

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

Notice of negative information

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquencies, late payments, insolvency, or any form of default.

This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.