



Dear Home Loan Applicant(s),

Thank you for inquiring about a mortgage loan with The National Bank of Texas. We are pleased that we are now able to offer our customers one of the most essential loan products they will ever utilize.

Attached is an application and disclosures that we need completed and returned to us. In addition to the completed application and disclosures, we will need the following information for all applicants:

- ✓ Last two years Tax Returns
- ✓ Recent Pay Stub
- ✓ If self-employed:
  - Complete personal tax returns for the last 3 years
  - Complete business tax returns for the last 3 years (if applicable)
  - YTD Profit & Loss Statement
  - Balance Sheet
- ✓ If you are a new customer we will need a copy of all applicants Driver's Licenses
- ✓ Contact information for your employer's HR department (we will need to send the verification of employment form to them)
  
- Prequalification- If you want to know if you qualify for a home loan, please let us know that you are requesting a prequalification and you don't have a specific property or a loan amount.
- Pre-Approval- If you are shopping for a new home, please let us know that you are requesting a preapproval. Please submit the completed application with the above required information to obtain your pre-approval letter.
- Approval - If you have found a home that you are interested in and would like to make an offer, please submit the completed application with the required information in order to receive your approval letter.

For your convenience you may fax or return the paper copy to your local branch. If you prefer to email the application, please visit our website at <https://www.nationalbanktexas.com/207.htm>. This will take you to a secure portal that will keep your information safe when you send to one of the below email addresses. Click the above link to go directly to the page. Follow the prompts and it will only take a few minutes to create your secure email portal. Thank you again for your mortgage loan inquiry with The National Bank of Texas! We look forward to assisting you with your home loan. Please let us know if you have any questions.

Gina Lawler  
VP/Mortgage Manager  
NMLS # 1635142  
817-406-3176  
rlawler@nationalbanktexas.com

Kayla Park  
Mortgage Processor  
NMLS # 1725566  
817-406-3175  
kpark@nationalbanktexas.com

2535 N.E. 28<sup>th</sup> Street  
P.O. Box 161969  
Fort Worth, TX 76161  
817-625-5511

2080 Precinct Line Road  
P.O. Box 54700  
Hurst, TX 76054  
817-428-9966

400 E. Renfro  
P.O. Box 1869  
Burleson, TX 76097  
817-426-6268

405 Commerce Street  
P.O. Box 1709  
Azle, TX 76098  
817-444-4235

# Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower	Co-Borrower
<b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b>	
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____ Agency Case Number _____ Lender Case Number _____ <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	
Amount \$ _____	Interest Rate % _____
No. of Months _____	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): _____
<b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b>	
Subject Property Address (street, city, state, & ZIP) _____ No. of Units _____	
Legal Description of Subject Property (attach description if necessary) _____ Year Built _____	
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____ Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	
<b>Complete this line if construction or construction-permanent loan.</b>	
Year Lot Acquired _____	Original Cost \$ _____
Amount Existing Liens \$ _____	(a) Present Value of Lot \$ _____
	(b) Cost of Improvements \$ _____
	Total (a + b) \$ _____
<b>Complete this line if this is a refinance loan.</b>	
Year Acquired _____	Original Cost \$ _____
Amount Existing Liens \$ _____	Purpose of Refinance _____
	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
	Cost: \$ _____
Title will be held in what Name(s) _____	Manner in which Title will be held _____
Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) _____	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____	

Borrower	Co-Borrower
<b>III. BORROWER INFORMATION</b>	
Borrower's Name (include Jr. or Sr. if applicable) _____ Co-Borrower's Name (include Jr. or Sr. if applicable) _____	
Social Security Number _____	Home Phone (incl. area code) _____
DOB (MM/DD/YYYY) _____	Yrs. School _____
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) _____	Dependents (not listed by Co-Borrower) no. _____ ages _____
Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
Mailing Address, if different from Present Address _____	Mailing Address, if different from Present Address _____
<b>If residing at present address for less than two years, complete the following:</b>	
Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____

Borrower	Co-Borrower
<b>IV. EMPLOYMENT INFORMATION</b>	
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <input type="checkbox"/> Self Employed
Yrs. on this job _____	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 _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	Business Phone (incl. area code) _____
<b>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</b>	
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <input type="checkbox"/> Self Employed
Dates (from - to) _____	Dates (from - to) _____
Monthly Income \$ _____	Monthly Income \$ _____
Position/Title/Type of Business _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	Business Phone (incl. area code) _____
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <input type="checkbox"/> Self Employed
Dates (from - to) _____	Dates (from - to) _____
Monthly Income \$ _____	Monthly Income \$ _____
Position/Title/Type of Business _____	Position/Title/Type of Business _____
Business Phone (incl. area code) _____	Business Phone (incl. area code) _____

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Gross Monthly Income	Borrower	Co-Borrower	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:		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and 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	Monthly Amount
	\$

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers 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-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed  Jointly  Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		
Description			Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$		\$ Payment/Months	\$
<b>List checking and savings accounts below</b>					
Name and address of Bank, S&L, or Credit Union					
Acct. no.		\$			
Name and address of Bank, S&L, or Credit Union					
Acct. no.		\$			
Name and address of Bank, S&L, or Credit Union					
Acct. no.		\$			
Name and address of Bank, S&L, or Credit Union					
Acct. no.		\$			
Name and address of Bank, S&L, or Credit Union					
Acct. no.		\$			
Stocks & Bonds (Company name/number description)		\$			
Life insurance net cash value		\$			
Face amount: \$					
<b>Subtotal Liquid Assets</b>		<b>\$</b>			
Real estate owned (enter market value from schedule of real estate owned)		\$			
Vested interest in retirement fund		\$			
Net worth of business(es) owned (attach financial statement)		\$			
Automobiles owned (make and year)		\$			
Other Assets (itemize)		\$			
			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
			Job-Related Expense (child care, union dues, etc.)	\$	
			<b>Total Monthly Payments</b>	<b>\$</b>	
<b>Total Assets a.</b>	<b>\$</b>		<b>Net Worth (a minus b)</b>	<b>\$</b>	<b>Total Liabilities b.</b>

**VI. ASSETS AND LIABILITIES (cont.)**

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

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	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

**VII. DETAILS OF TRANSACTION**

**VIII. DECLARATIONS**

	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
			Yes	No	Yes	No
a. Purchase price			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Alterations, improvements, repairs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		l. <b>Do you intend to occupy the property as your primary residence?</b> If "Yes", complete question m below.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)		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"/>
p. Cash from/to Borrower (subtract j,k,l & o from i)		(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 -- by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

**IX. 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 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.

**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.

Borrower's Signature <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
----------------------------------	------	-------------------------------------	------

**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

<b>To be Completed by Loan Originator</b>		<b>To be Completed by Co-Borrower</b>	
Borrower information was provided:		Co-Borrower information was provided:	
<input type="checkbox"/> In a face-to-face interview	<input type="checkbox"/> In a face-to-face interview	<input type="checkbox"/> In a face-to-face interview	<input type="checkbox"/> In a face-to-face interview
<input type="checkbox"/> In a telephone interview	<input type="checkbox"/> In a telephone interview	<input type="checkbox"/> In a telephone interview	<input type="checkbox"/> In a telephone interview
<input type="checkbox"/> By the applicant and submitted by fax or mail	<input type="checkbox"/> By the applicant and submitted by fax or mail	<input type="checkbox"/> By the applicant and submitted by fax or mail	<input type="checkbox"/> By the applicant and submitted by fax or mail
<input type="checkbox"/> By the applicant and submitted via e-mail or the internet	<input type="checkbox"/> By the applicant and submitted via e-mail or the internet	<input type="checkbox"/> By the applicant and submitted via e-mail or the internet	<input type="checkbox"/> By the applicant and submitted via e-mail or the internet
Loan Originator's Signature <b>X</b>	Loan Originator's Name (print or type)	Date	Loan Originator's Phone Number (including area code)
	Loan Originator Identifier		
Loan Originator Company's Name	Loan Origination Company Identifier		Loan Origination Company's Address

The purpose of collecting this information is to help ensure that all borrowers 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 borrowers for their demographic information (ethnicity, race, and sex) 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, race, and sex 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.

**Borrower:**

**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

**Race:** Check one or more

- American Indian or Alaskan Native - Print name of enrolled or principal tribe:
- 

- Asian
    - Asian Indian
    - Chinese
    - Filipino
    - Japanese
    - Korean
    - Vietnamese
    - Other Asian - Print race, for example, Hmong, Laottan, Thai, Pakistani, Cambodian, and so on:
- 

- Black or African American
  - Native Hawaiian or Other Pacific Islander
    - Native Hawaiian
    - Guamanian or Chamorro
    - Samoan
    - Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:
- 

- White
- I do not wish to provide this information

**Sex:**

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

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

Was the ethnicity of the borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the Borrower collected on the basis of visual observation or surname?

- Yes
- No

**Co-Borrower:**

**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

**Race:** Check one or more

- American Indian or Alaskan Native - Print name of enrolled or principal tribe:
- 

- Asian
    - Asian Indian
    - Chinese
    - Filipino
    - Japanese
    - Korean
    - Vietnamese
    - Other Asian - Print race, for example, Hmong, Laottan, Thai, Pakistani, Cambodian, and so on:
- 

- Black or African American
  - Native Hawaiian or Other Pacific Islander
    - Native Hawaiian
    - Guamanian or Chamorro
    - Samoan
    - Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:
- 

- White
- I do not wish to provide this information

**Sex:**

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

Was the ethnicity of the co-borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the co-borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the co-Borrower collected on the basis of visual observation or surname?

- Yes
- No

**CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION**

Use this continuation sheet if you need more space to complete the Residential Loan Application: Mark B for Borrower or C for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

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.

Borrower's Signature:

Date

Co-Borrower's Signature:

Date

**X**

**X**

# APPRAISAL NOTICE

App. Date	Application No.	Loan Amount	Branch	Collateral	Officer	Init.
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.						

**Applicant:**

**Lender:**

The National Bank of Texas  
Mortgage Department  
405 Commerce St  
Azle, TX TX

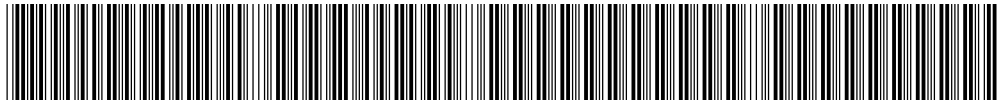
We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

By signing below, you acknowledge receipt of this Appraisal Notice.

**APPLICANT:**

X \_\_\_\_\_ X \_\_\_\_\_  
Applicant Date Applicant Date



\*ORIZATION%02132018%00000000000%000000000\*

## CERTIFICATION AND AUTHORIZATION

**Applicant:**

**Lender:**

The National Bank of Texas  
Mortgage Department  
405 Commerce St  
Azle, TX TX

### CERTIFICATION

**To The National Bank of Texas ("Lender"):**

1. Applicant (and co-applicant if applicable), \_\_\_\_\_, has applied for a loan from Lender. In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.
2. Applicant understands and agrees that Lender may verify any information provided to Lender concerning Applicant's application, including, but without limitation, verifications from financial institutions of the information provided.
3. Applicant fully understands that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

### AUTHORIZATION TO RELEASE INFORMATION

**To Whom It May Concern:**

1. Applicant has applied for a loan from The National Bank of Texas ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to The National Bank of Texas, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

### AUTHORIZATION TO FILE FINANCING STATEMENT

**Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_





# ELECTRONIC COMMUNICATIONS AGREEMENT

App. Date	Application No.	Loan Amount	Branch	Collateral	Officer	Init.
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.						

**Applicant:**

**Lender:**

The National Bank of Texas  
Mortgage Department  
405 Commerce St  
Azle, TX TX

From time to time we may send you information and documents by email related to your loan application or in reference to other inquiries. If required by law and unless you have provided us with consent to receive electronic communications as required by the Electronic Signatures in Global and National Commerce Act (ESIGN Act), such information may also be provided in hard copy. Note that this document does not provide ESIGN Act consumer consent. If you would like to receive email from us, please provide your preferred email address below. We will never request personal or sensitive information via email from you.

I would like to receive emails from The National Bank of Texas at the following email address:

\_\_\_\_\_  
(e-mail address)

I understand that I am not required to consent to the electronic delivery of information or documents and separate ESIGN Act consumer consent to electronic delivery may be required for certain types of communications.

**APPLICANT:**

X \_\_\_\_\_  
Applicant Date

# TELEPHONE COMMUNICATIONS CONSENT

App. Date	Application No.	Loan Amount	Dept.	Collateral	Officer	Init.
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.						

**Applicant:**

**Lender:**

The National Bank of Texas  
Mortgage Department  
405 Commerce St  
Azle, TX TX

I authorize The National Bank of Texas to deliver non-emergency voice calls and texts, which may include telemarketing messages, to the following phone number:

\_\_\_\_\_  
(telephone number)

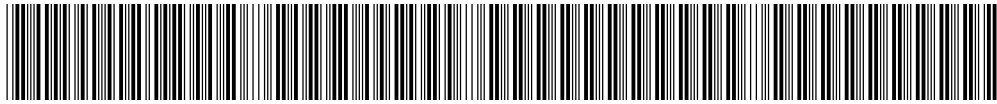
I understand and agree that such phone calls and texts may be delivered using an automatic telephone dialing system, which can include any phone that is not a rotary phone, or an artificial or prerecorded voice.

I understand and agree that I am not required to consent to be contacted as a condition to receiving any product or service.

**APPLICANT:**

X \_\_\_\_\_  
Applicant Date





\*JOINT CRT%02132018%00000000000%00000000\*

# JOINT APPLICATION ACKNOWLEDGMENT

**Applicant:**

**Lender:**

**The National Bank of Texas  
Mortgage Department  
405 Commerce St  
Azle, TX TX**

We, the undersigned, intend to apply for joint credit.

**APPLICANT(S):**

X \_\_\_\_\_  
Applicant Date

X \_\_\_\_\_  
Co-Applicant Date

**FACTS****WHAT DOES NBT  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and account balances</li> <li>• payment history and credit history</li> <li>• account transactions and checking account information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons NBT chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NBT share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 817-625-5511
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**INITIAL HERE**

## Who we are

<b>Who is providing this notice?</b>	NBT means The National Bank of Texas.
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## What we do

<b>How does NBT protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<b>How does NBT collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● open an account or apply for a loan</li> <li>● make deposits or withdrawals from your account or provide employment information</li> <li>● show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>NBT does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>NBT does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>NBT doesn't jointly market.</i></li> </ul>

## Other important information

**For Alaska, Illinois, Maryland and North Dakota Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For California Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Customers.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For Vermont Customers.** We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.

# TO BE COMPLETED BY YOUR EMPLOYER

## VERIFICATION OF EMPLOYMENT

**Applicant:**

**Lender:**      **The National Bank of Texas**  
**Mortgage Department**  
**405 Commerce St**  
**Azle, TX TX**

**NOTICE TO EMPLOYER:** This form is to be transmitted directly to Lender and is not to be transmitted through the applicant or any other party.

**Part I - Request for Verification of Employment (To Be Completed by Lender)**

1. To (Name and address of employer)	2. From (Name and address of lender)  <b>The National Bank of Texas</b> <b>Mortgage Department</b> <b>405 Commerce St</b> <b>Azle, TX TX</b>
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I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender	4. Title	5. Date	6. Lender's Number (Optional)
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I have applied for a loan with The National Bank of Texas and have stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (Include employee or badge number)	8. Signature of Applicant
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**Part II - Verification of Present Employment**

9. Applicant's Date of Employment	10. Present Position	11. Probability of Continued Employment
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<b>12A. Current Gross Base Pay (Enter Amount and Check Period)</b> <input type="checkbox"/> Annual <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Other <input type="checkbox"/> Weekly      (Specify) \$ _____	<b>13. For Military Personnel Only</b> Pay Grade _____ Type _____ Monthly Amount _____ Base Pay \$ _____	<b>14. If Overtime or Bonus is Applicable, is its Continuance Likely?</b> Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No Bonus <input type="checkbox"/> Yes <input type="checkbox"/> No				
<b>12B. Gross Earnings</b>						
Type	Year To Date	Past Year ____	Past Year ____	Rations	\$ _____	<b>15. If paid hourly - average hours per week</b>
Base Pay	\$ Thru _____	\$ _____	\$ _____	Flight or Hazard	\$ _____	<b>16. Date of applicant's next pay increase</b>
Overtime	\$ _____	\$ _____	\$ _____	Clothing	\$ _____	<b>17. Projected amount of next pay increase</b>
Commissions	\$ _____	\$ _____	\$ _____	Quarters	\$ _____	<b>18. Date of applicant's last pay increase</b>
Bonus	\$ _____	\$ _____	\$ _____	Pro Pay	\$ _____	<b>19. Amount of last pay increase</b>
Total	\$ _____	\$ _____	\$ _____	Overseas or Combat	\$ _____	
				Var. Housing Allowance	\$ _____	

20. Remarks (If employee was off work for any length of time, please indicate time period and reason)

**Part III - Verification of Previous Employment**

21. Date Hired	23. Salary/Wage at Termination Per (Year) (Month) (Week)
22. Date Terminated	Base _____ Overtime _____ Commissions _____ Bonus _____
24. Reason for Leaving	25. Position Held

The confidentiality of the information you have furnished will be preserved except where disclosure of this information is required by applicable law. The form is to be transmitted directly to the lender and is not to be transferred through the applicant or any other party.

26. Signature of Employer	27. Title (Please print or type)	28. Date
29. Print or type name signed in Item 26	30. Phone No.	



# TO BE COMPLETED BY YOUR EMPLOYER

## VERIFICATION OF EMPLOYMENT

**Applicant:**

**Lender:**      **The National Bank of Texas**  
**Mortgage Department**  
**405 Commerce St**  
**Azle, TX TX**

**NOTICE TO EMPLOYER:** This form is to be transmitted directly to Lender and is not to be transmitted through the applicant or any other party.

**Part I - Request for Verification of Employment (To Be Completed by Lender)**

1. To (Name and address of employer)	2. From (Name and address of lender)  <b>The National Bank of Texas</b> <b>Mortgage Department</b> <b>405 Commerce St</b> <b>Azle, TX TX</b>
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I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender	4. Title	5. Date	6. Lender's Number (Optional)
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I have applied for a loan with The National Bank of Texas and have stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (Include employee or badge number)	8. Signature of Applicant
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**Part II - Verification of Present Employment**

9. Applicant's Date of Employment	10. Present Position	11. Probability of Continued Employment
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<b>12A. Current Gross Base Pay</b> (Enter Amount and Check Period) <input type="checkbox"/> Annual <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Other <input type="checkbox"/> Weekly      (Specify) \$ _____	<b>13. For Military Personnel Only</b> Pay Grade _____ Type _____ Monthly Amount _____ Base Pay \$ _____	<b>14. If Overtime or Bonus is Applicable, is its Continuance Likely?</b> Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No Bonus <input type="checkbox"/> Yes <input type="checkbox"/> No				
<b>12B. Gross Earnings</b>						
Type	Year To Date	Past Year ____	Past Year ____	Rations	\$ _____	<b>15. If paid hourly - average hours per week</b>
Base Pay	\$ Thru _____	\$ _____	\$ _____	Flight or Hazard	\$ _____	<b>16. Date of applicant's next pay increase</b>
Overtime	\$ _____	\$ _____	\$ _____	Clothing	\$ _____	<b>17. Projected amount of next pay increase</b>
Commissions	\$ _____	\$ _____	\$ _____	Quarters	\$ _____	<b>18. Date of applicant's last pay increase</b>
Bonus	\$ _____	\$ _____	\$ _____	Pro Pay	\$ _____	<b>19. Amount of last pay increase</b>
Total	\$ _____	\$ _____	\$ _____	Overseas or Combat	\$ _____	
				Var. Housing Allowance	\$ _____	

20. Remarks (If employee was off work for any length of time, please indicate time period and reason)

**Part III - Verification of Previous Employment**

21. Date Hired	23. Salary/Wage at Termination Per (Year) (Month) (Week)
22. Date Terminated	Base _____ Overtime _____ Commissions _____ Bonus _____
24. Reason for Leaving	25. Position Held

The confidentiality of the information you have furnished will be preserved except where disclosure of this information is required by applicable law. The form is to be transmitted directly to the lender and is not to be transferred through the applicant or any other party.

26. Signature of Employer	27. Title (Please print or type)	28. Date
29. Print or type name signed in Item 26	30. Phone No.	