

First National Bank of IZARD County

RESIDENTIAL LOAN APPLICATION

Secured
 UnSecured

TYPE OF CREDIT REQUESTED
 Individual Credit - relying solely on my income or assets
 Individual Credit - relying on my income or assets as well as income or assets from other sources

Joint Credit

Amount of loan requested: \$ _____ Number of months to maturity: _____

Monthly payment amount requested: \$ _____ Other terms requested: _____

Purpose of Loan: Purchase Construction-Permanent Refinance Other

SUBJECT PROPERTY

Property Street Address: _____ City _____ County _____ State _____ Zip _____ Residential Units _____

Year Built _____ If purchase - purchase price \$ _____ If construction, value of land _____
 (Approx. if unknown) If refinance - purpose of refinance _____

BORROWER (B)

Name _____ DOB _____
 Present Address
 Street _____
 City/State/Zip _____
 Former address if less than 2 years at present address
 Street _____
 City/State/Zip _____
 Years at former address _____ Rent Own
 Marital Status Married Separated
 Unmarried (incl. single, widowed, divorced)

Name and Address of Employer _____ Years employed in this line of work or profession? _____ years
 _____ years
 Years on this job _____
 Self Employed

Position/Title _____ Type of Business _____

Soc. Sec. Number _____ Home Phone _____ Bus. Phone _____

Dependents other than listed by co-borrower	
No.	Ages

GROSS MONTHLY INCOME

Item	Borrower	Co-Borrower
Base Empl. Income	\$ _____	\$ _____
Rental Income	\$ _____	\$ _____
Other* (Before completing, see notice under Describe Other Income below)	\$ _____	\$ _____
Total	\$ _____	\$ _____

CO-BORROWER (C)

Name _____ DOB _____
 Present Address
 Street _____
 City/State/Zip _____
 Former address if less than 2 years at present address
 Street _____
 City/State/Zip _____
 Years at former address _____ Rent Own
 Marital Status Married Separated
 Unmarried (incl. single, widowed, divorced)

Name and Address of Employer _____ Years employed in this line of work or profession? _____ years
 _____ years
 Years on this job _____
 Self Employed

Position/Title _____ Type of Business _____

Soc. Sec. Number _____ Home Phone _____ Bus. Phone _____

Dependents other than listed by co-borrower	
No.	Ages

MONTHLY EXPENSES

Rent or Mortgage Payment(s)	\$ _____
Total of Monthly Installment(s)	\$ _____
Other (including utilities, alimony, child support, etc.)	\$ _____
Total Monthly Expenses	\$ _____

DESCRIBE OTHER INCOME

↓	B - Borrower C - Co-Borrower	Monthly Amount

NOTICE: *Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS COMPLETE THE FOLLOWING

B, C	Previous Employer School	City/State	Type of Business	Position/Title	Dates From/To	Monthly Income

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

	Borrower Yes or No	Co-Borrower Yes or No
Have you any outstanding judgments? In the last 10 years, have you been declared bankrupt?	_____	_____
Have you had property foreclosed upon or given title or deed in lieu thereof?	_____	_____
Are you a co-maker or endorser on a note?	_____	_____
Are you a party in a lawsuit?	_____	_____
Are you obligated to pay alimony, child support, or separate maintenance?	_____	_____
Is any part of the down payment borrowed?	_____	_____

ASSET & DEBT INFORMATION

If this request is for joint credit, this Section should be completed giving information about both the Borrower and Co-Borrower. If this is not joint credit, give information about the Borrower only in this Section.

ASSETS OWNED (Use separate sheet if necessary.)			
DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CASH			\$
STOCKS, BONDS			
ACCOUNTS RECEIVABLE (where)			
LIVESTOCK			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (Cash Value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
TOTAL ASSETS			\$

OUTSTANDING DEBTS Include 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			\$	\$	\$

Net Worth: _____

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 herein; (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 herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not 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 owner or servicer of the Loan 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 credit reporting agencies; (9) ownership for 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.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-Face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer FNBIC NMLS# 403383
	Interviewer's Signature _____ Date _____	
	Interviewer's Phone Number (incl. area code)	