



CONSUMER LOAN APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Type of Account Requested: Individual Individual with Guarantor Joint / Co-Applicant We plan to apply for joint credit (initials) _____

Type of Credit Requested: Collateral Secured Loan or Unsecured Loan

Amount Requested: \$ _____ Term: _____ Payment Date Desired: _____

Purpose of Loan : _____

Please describe any Asset / Property which you wish to use as Collateral: _____

APPLICANT INFORMATION

Name (Last, First, Middle)		Social Security Number	Birth Date
Home Phone #	Cell Phone #		DL #
Address (Street, City, State & Zip)			How Long Own or Rent
Previous Address (Street, City, State & Zip)			How Long Own or Rent
Name of 2 Nearest Relatives Not Living With You	Relationship	Address	Phone #
1.			
2.			
Employer (Company Name & Address)			How Long
Business Phone #	Position or Title	Monthly Income Gross: \$ Net: \$	
Previous Employer (Company Name & Address)		Position or Title	How Long
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.			
Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding			
Sources of Other Income *			Amount Per Month \$
Salary / Wages Per Month \$ _____	+	*Other Income Per Month \$ _____	= Total Gross Monthly Income \$ _____
* Other income includes: Child support, Bonuses, Commissions, Dividends, Interest, Rental, or any other income that could be used to service debt.			

JOINT APPLICANT OR OTHER PARTY INFORMATION

Name (Last, First, Middle)		Social Security Number	Birth Date
Relationship to Applicant	Home / Cell Phone #		DL #
Address (Street, City, State & Zip)			How Long Own or Rent
Employer (Company Name & Address)			How Long
Business Phone #	Position or Title	Gross: \$ Net: \$	
Previous Employer (Company Name & Address)		Position or Title	How Long
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.			
Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding			
Sources of Other Income *			Amount Per Month \$
Salary / Wages Per Month \$ _____	+	*Other Income Per Month \$ _____	= Total Gross Monthly Income \$ _____
* Other income includes: Child support, Bonuses, Commissions, Dividends, Interest, Rental, or any other income that could be used to service debt.			

MARITAL STATUS

APPLICANT Married Separated Unmarried (including single, divorced, and widowed)

OTHER PARTY Married Separated Unmarried (including single, divorced, and widowed)

CREDIT APPLICATION DISCLOSURES

THE FOLLOWING DISCLOSURES ARE REQUIRED BY FEDERAL LAW. PLEASE READ CAREFULLY AND SIGN WHERE INDICATED AS APPROPRIATE.

Covered Borrower Identification Statement

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to select ONE of the following statements as applicable:

I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

- **OR** -

I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

- **OR** -

I AM NOT a regular reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such a member).

X _____ Date _____ **X** _____ Date _____

Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

Federal Credit Application Insurance Disclosure

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

X _____ Date _____ **X** _____ Date _____

Regulation B Notice of Intent to Apply for Joint Credit

By signing below, we acknowledge the intention to apply for joint credit on today's date.

N/A **X** _____ **X** _____

Fair Credit Reporting Act Notice: Notice of Negative Information

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.

FACTS**WHAT DOES COMMUNITY NATIONAL BANK & TRUST OF TEXAS DO WITH YOUR PERSONAL INFORMATION?****Why?**

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.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

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 Community National Bank chooses to share; and whether you can limit this sharing.

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

Questions?

Call 1-877-654-4500 or go to www.mybanktx.com

What we do	
How does Community National Bank protect my personal information?	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.
How does Community National Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ make a wire transfer or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliate is a financial company – Community Title Holdings Inc., dba Navarro County Abstract Company</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Community National Bank & Trust of Texas does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include credit card and debit card companies.</i>
Other important information	