



Commercial 1-4 Family Investment

Application Instructions & Customer Checklist:

Please complete, sign, and date the application and all disclosures attached. You will find the following disclosures in this packet:

- Commercial 1-4 Family Investment Real Estate Application
- Request for Information for Government Monitoring Purposes
- Real Estate Application Disclosures

Some or all of the following information will be required to process your loan request.

- W-2's for previous two years
- Most recent two months of year-to-date pay stubs
- Payment for appraisal
- *Self-Employed or Receiving Royalties:* Tax returns for previous two years. Please sign bottom of each page & include all pages and schedules. Ownership of 25% or more of any business or majority owner qualifies you as self-employed.
- *If purchasing:* Copy of executed sales contract; existing survey.
- *If refinancing:* Contact information for current mortgage lender; existing survey; paid property taxes; title policy; current deed of trust/warranty deed.
- *If home Improvement:* Plans and specifications; existing survey; insurance policy; paid tax receipts; title policy; current deed of trust/warranty deed.

Thank you for considering Community National Bank & Trust of Texas for your loan needs. If you have any questions or concerns please feel free to contact us toll-free at (877) 654-4500.

We look forward to serving you!

COMMERCIAL 1-4 FAMILY INVESTMENT REAL ESTATE APPLICATION

Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided when the income or assets of a person other than the "Borrower" will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the 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.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

1-4 Family Investment Real Estate Non-Owner Occupied

Amount Requested: _____
 No. of Mos.: _____
 Interest Rate: _____

II. PROPERTY INFORMATION

Subject Property Address (street, city, state & zip code)

Legal Description of Subject Property (attach description if necessary)

Title is held in what Name(s)

III. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable)		Birthdate	Co-Borrower's Name (include Jr. or Sr. if applicable)		Birthdate
		//___			_/_/___
Social Security No.	Home Phone		Social Security No.	Home Phone	
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	
<input type="checkbox"/> Separated	No. Dependents	Ages	<input type="checkbox"/> Separated	No. Dependents	Ages
Present Address (street,city,state,zip)		Years there: _____	Present Address (street,city,state,zip)		Years there: _____
<input type="checkbox"/> Own <input type="checkbox"/> Rent			<input type="checkbox"/> Own <input type="checkbox"/> Rent		

If residing at present address for less than two years, complete the following:

Former Address (street,city,state,zip)	Years there: _____	Former Address (street,city,state,zip)	Years there: _____
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IV. BORROWER EMPLOYMENT INFORMATION

Name & Address of Employer	Yrs. on job:
<input type="checkbox"/> Self-employed	
	Yrs. Employed in this line of work/profession
Position/Title/Type of Business	Business phone

CO-BORROWER EMPLOYMENT INFORMATION

Name & Address of Employer	Yrs. on job:
<input type="checkbox"/> Self-employed	
	Yrs. Employed in this line of work/profession
Position/Title/Type of Business	Business phone

If employed in current position for less than two years or if employed in more than one position, complete the following:

Name & Address of Employer	Dates (from-to)	Name & Address of Employer	Dates (from-to)
<input type="checkbox"/> Self-employed		<input type="checkbox"/> Self-employed	
	Monthly Income		Monthly Income
	\$		\$
Position/Title/Type of Business	Business phone	Position/Title/Type of Business	Business phone

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Inc.	Borrower	Co-borrower	Total	Monthly Housing Exp.	Present
Base Emp. Income*				First Mortgage (P & I)	
Overtime				Other Financing (P & I)	
Bonuses				Hazard Insurance	
Commissions				Real Estate Taxes	
Dividends/Interest				Mortgage Insurance	
Net Rental Income				Homeowner Asn. Dues	
Other (before completing see the notice below)				Other:	
Total				Total	

*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 Amt.
		\$

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 spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

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.	
Description				
List checking and savings accounts below				
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)				
Subtotal Liquid Assets				
Real estate owned (enter market value from schedule of real estate owned)				
Vested interest in retirement fund				
Net worth of business(es) owned				
Automobiles owned (make and year)				
Other Assets (itemize)				
Total Assets a.				

LIABILITIES		Mthly Payt. & Mos. Left to Pay	Unpaid Balance
Name & address of Company		\$ Payt./Mos.	
Acct. No.			
Name & address of Company		\$ Payt./Mos.	
Acct. No.			
Name & address of Company		\$ Payt./Mos.	
Acct. No.			
Name & address of Company		\$ Payt./Mos.	
Acct. No.			
Name & address of Company		\$ Payt./Mos.	
Acct. No.			
Name & address of Company		\$ Payt./Mos.	
Acct. No.			
Name & address of Company		\$ Payt./Mos.	
Acct. No.			
Total Monthly Pmts.			
Total Liabilities b.			
Net Worth (a minus b)			

Schedule of Real Estate Owned

Property Address	Present Market Value	Amt. Of Mortgage	Mortgage Pmt.
Totals			

VII. DECLARATIONS (PLEASE CIRCLE APPROPRIATE ANSWER)

	Borrower	Co-Borrower
a. Are there any outstanding judgments against you?	Yes / No	Yes / No
b. Have you been declared bankrupt within the past 7 years?	Yes / No	Yes / No
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Yes / No	Yes / No
d. Are you party to a lawsuit?	Yes / No	Yes / No
e. Are you obligated to pay alimony, child support, or separate maintenance?	Yes / No	Yes / No
f. Are you a co-maker or endorser on a note?	Yes / No	Yes / No
g. Do you occupy the property as your primary residence?	Yes / No	Yes / No

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application. You are authorized to check my/our credit and employment history and to answer questions about your credit experience with me/us. I understand that you will retain this application whether or not it is approved.

Borrower's Signature _____ Date _____ Co-Borrower's Signature _____ Date _____

To be completed by Loan Originator This application was taken by: <input type="checkbox"/> Face to Face <input type="checkbox"/> Mail/Email/Fax <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Loan Originator's Name (print or type) _____	Loan Origination Company Name & Address: _____
	Loan Originator's Signature _____ Date _____	
	Loan Originator's Phone Number (incl. area code) _____	
	Loan Originator's Identifier _____	
	Loan Originator's Company Identifier _____	

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 Chamorro Samoan
 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: _____

REAL ESTATE APPLICATION DISCLOSURES

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

Regulation B Notice of Right to Receive A Copy of Appraisal

“You” means the Applicant(s) and “I/We” means the Lender

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.

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 _____ _____

CIP Patriot Act Disclosure

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 identified each person who opens a mortgage loan account.

What this means to you: When you open a mortgage loan 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 or other identifying documents.

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.

Acknowledgement

By signing below, I/we acknowledge that I/we have read and have retained a copy of this disclosure on today’s date.

_____ _____
Date Date

**CREDIT SCORE DISCLOSURE
'FACT ACT'**

COMMUNITY NATIONAL BANK & TRUST OF TEXAS

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data from your credit history and payment patterns. Credit scores are important because they are used to assist the lender in making determinations about your loan request. They can be used in the determination of what interest rates may be offered to you. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender if the lender developed or generated the credit score.

The consumer reporting agency plays no part in the decision to take any action on the loan application. A consumer reporting agency is unable to provide you with specific reasons for any decision on a loan application. If your questions concern the terms of the loan, contact the lender.

Date: _____ Signature: _____ Signature: _____