



Commercial Real Estate

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 Real Estate Application
- 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 building or improving:* 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/AG REAL ESTATE LOAN APPLICATION <\$250,000 (non-dwelling secured)

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

Will this property be used as:

- Agricultural
 Commercial Other

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"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed) No. Dependents Ages	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed) 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 <input type="checkbox"/> Self-employed	Yrs. on job:
	Yrs. Employed in this line of work/profession
Position/Title/Type of Business	Business phone

CO-BORROWER EMPLOYMENT INFORMATION

Name & Address of Employer <input type="checkbox"/> Self-employed	Yrs. on job:
	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 <input type="checkbox"/> Self-employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self-employed	Dates (from-to)
	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			LIABILITIES	Mthly Payt. & Unpaid
			Name & address of Company	Mos. Left to Pay
Acct. No.				Balance
Name and address of Bank, S&L, or Credit Union		Acct. No.	Name & address of Company	\$ Payt./Mos.
Acct. No.				
Name and address of Bank, S&L, or Credit Union		Acct. No.	Name & address of Company	\$ Payt./Mos.
Acct. No.				
Name and address of Bank, S&L, or Credit Union		Acct. No.	Name & address of Company	\$ Payt./Mos.
Acct. No.				
Name and address of Bank, S&L, or Credit Union		Acct. No.	Name & address of Company	\$ Payt./Mos.
Acct. No.				
Stocks & Bonds (Company name/number/descript		Acct. No.	Name & address of Company	\$ Payt./Mos.
Subtotal Liquid Assets		Acct. No.		
Real estate owned (enter market value from sched			Name & address of Company	\$ Payt./Mos.
of real estate owned				
Vested interest in retirement fund				
Net worth of business(es) owned		Acct. No.		
			Name & address of Company	\$ Payt./Mos.
Automobiles owned (make and year)				
		Acct. No.		
Other Assets (itemize)			Alimony/Child Support/Separate Maintenance Pmt.	
			Job Relatd Expenses (child care union dues, etc.)	
			Total Monthly Pmts.	
			Total Liabilities b.	
Total Assets a.			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

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** _____

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