

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, street 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.

Loan Applicant Individual or Business Entity Amount Requested \$ _____ Date: _____

PURPOSE: Purchase other (brief description of intended use) _____

BORROWING ENTITY: Corporation LLC Partnership LLP Sole Proprietorship Business/Individual(s) Other

Legal Trade Name/Individual: _____ Tax ID/SS# _____

Physical Address: _____ City, State, Zip _____

Contact Information: Telephone: _____ Cell # _____ Email: _____

Gross Annual Revenue: \$ _____ Were your gross annual revenues in the previous fiscal year \$1,000,000.00 Yes or No

(If your application is denied, you have the right to receive a written statement of the specific reasons for this denial. Please see "Credit Denial Notice" below).

IMPORTANT DISCLOSURES
PLEASE RETAIN A COPY OF THIS APPLICATION FOR YOUR RECORDS AS IT CONTAINS IMPORTANT DISCLOSURES

DENIAL NOTICE: If your gross revenues were \$1,000,000 or less in your previous fiscal year, and if your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact **TEXAS GULF BANK, NA, 1030 Dixie Drive, Clute, Texas 77531, and Attention: Loan Administration contact- 979-297-7211**, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice that follows describes additional protections extended you.

EQUAL CREDIT OPPORTUNITY NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is **OFFICE OF THE COMPTROLLER OF THE CURRENCY, CUSTOMER ASSISTANCE GROUP, and 1301 MCKINNEY STREET, SUITE 3450, HOUSTON, TX 77010-9050.**

DISCLOSURE OF RIGHT TO RECEIVE A COPY OF APPRAISALS: If the collateral, which will secure this loan, is a 1-4 family residence, 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.

(In addition, each individual signing below authorizes Texas Gulf Bank, NA to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them.)

NOTICE - JOINT CREDIT: Yes No We intend to apply for joint credit. (If yes Initials required): _____

By X			
For Applicant Signature	Print Name and Title	Date of Birth	Date
By X			
For Applicant Signature	Print Name and Title	Date of Birth	Date
FOR LENDERS USE ONLY			
Loan Originator's Name (Print or Type)	Loan Originator's Signature	Loan Originator's Phone #	
Date Application Received:	Application Date:	Date Approved:	Current Date:

Decision and Comments: Denied Incomplete Application Counteroffer Conditional Approval Approved not Accepted
 Withdrawn

Comments/Reason: _____



SERVICEMEMBER 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 sign 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 National Guard member under call of duty authorized by the President or the Secretary of Defense for more than 30 consecutive days OR I AM a commissioned officer of the Public Health Service or the National Oceanic and Atmospheric Administration engaged in 'active service'."

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 or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving a period of 30 days or fewer (or a dependent of such a member). "...AND I AM NOT a National Guard member under call of duty authorized by the President or the Secretary of Defense for more than 30 consecutive days AND I AM NOT a commissioned officer of the Public Health Service or the National Oceanic and Atmospheric Administration engaged in 'active service'."

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

Borrower(s) Name

Borrower Signature

Borrower Signature

Date

Date



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Guarantor(s) Name

Guarantor Signature

Date