

B LIFE INSURANCE (List only those Policies that you own)					
COMPANY	Face Of Policy	Cash Surrender Value	Policy Loan From Insurance Co.	Other Loans Policy As Collateral	BENEFICIARY
See Attached Itemization		TOTALS	\$	\$	

C SECURITIES OWNED (Including U.S. Gov't Bonds and all other Stocks and Bonds)							
Face Value-Bonds No. Of Shares Stock	DESCRIPTION Indicate those Not Registered in Your Name	Type of Ownership	COST	Market Value U.S. Gov. Sec.	Market Value Marketable Sec.	MARKET VALUE Not Readily Marketable	Amount Pledged To Secured Loan
See Attached Itemization		TOTALS	\$	\$	\$		

D NOTES AND ACCOUNTS RECEIVABLE (Money Payable or Owed to You Individually-Indicate % of your Ownership Interest)							
MAKER/DEBTOR	%	When Due	Original Amount	Balance Due Current Accounts	Balance Due Over 90 Days	Bal. Due Notes Rel. and Friends	Security (If Any)
			\$	\$	\$	\$	
See Attached Itemization		TOTALS	\$	\$	\$		

E REAL ESTATE OWNED (Indicate % of your Ownership Interest)							
TITLE IN NAME OF	%	Description and Location	Date Acquired	Original Cost	Present Value of Real Estate	Amount of Ins. Carried	MORTGAGE OR CONTRACT PAYABLE Bal. Due Payment Maturity
				\$	\$	\$	
See Attached Itemization		TOTAL		\$		TOTAL \$	

F MORTGAGES AND CONTRACTS OWNED (Indicate % of your Ownership Interest)									
Cont.	Mtg.	%	MAKER Name Address		PROPERTY COVERED	Starting Date	Payment	Maturity	Balance Due
							\$		
See Attached Itemization		TOTALS					\$		

G PERSONAL PROPERTY (Indicate % of your Ownership Interest)						
DESCRIPTION	%	Date When New	Cost When New	Value Today	LOANS ON PROPERTY	
					Balance Due	To Whom Payable
See Attached Itemization		TOTALS	\$			

H NOTES			ACCOUNTS AND BILLS AND CONTRACTS PAYABLE				
PAYABLE TO	Other Obligors (if Any)	When Due	Notes Due To Rel. and Friends	Notes Due "Others" (Not Banks)	Accounts and Bills	Contracts Payable	COLLATERAL (If Any) Payable
See Attached Itemization		TOTALS					

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this Statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law 18 U.S.C. sec. 1014 and may result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a credit report on them.

The undersigned declares that he/she has read and understands the statements above.

Date Signed _____ Signature _____ Signature _____ Other Person (If Applicable) _____

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.

.....
Consumer Date

.....
Consumer Date

Texas Gulf Bank, N.A.

Loan Request

Amount _____ Purpose _____

I certify that the information in this application is correct and I am authorizing the lender to check my credit and employment history and to answer questions others may ask about my credit record with the lender.

ALL PARTIES SIGNING THIS AUTHORIZATION ARE AFFIRMING THEIR INTENT TO APPLY FOR JOINT CREDIT.

A SINGLE SIGNATURE IMPLIES INTENT FOR INDIVIDUAL CREDIT.

Applicant

Date

Co-Applicant

Date

Co-Applicant

Date

Texas Gulf Bank, N.A.

Solicitud de Prestamo

Cantidad Solicitada _____ Intento de Prestamo _____

Yo certifico que la informacion en esta aplicacion es correcta y autorizo que el banco investigue mi credito y los antecedentes de mi empleo, y contestar preguntas que otros tengan encuanto a mi credito con mi banco.

TODOS LO QUE FIRMEN ESTA AUTORIZACION ESTAN AFIRMANDO SU INTENTO DE APLICAR PARA EL CREDITO EN CONJUNTO.

SOLAMENTE UNA FIRMA IMPLICA INTENTO DE CREDITO INDIVIDUAL.

Firma de Solicitante

Fecha

Solicitante en conjunto

Fecha

Solicitante en conjunto

Fecha

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:

- O 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'."

- O 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, I or 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 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). "...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

Date

Borrower Signature

Date

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, the U.S. Patriot Act requires all 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 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.



Notice of Our Privacy Policy

FACTS	WHAT DOES TEXAS GULF BANK N.A. 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and Income • Payment history and Account balances • Credit history and Credit Scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
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 TEXAS GULF BANK N.A. chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	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	No We don't share
	For our affiliates' everyday business purposes – Information about your creditworthiness	No We don't share
	For nonaffiliates to market to you	No We don't share
Questions?	Call 800-467-7216 or go to www.texasgulfbank.com	

Page 2	
Who we are	
Who is providing this notice?	Main Office- TEXAS GULF BANK N.A. 1626 S. Voss Rd. Houston, TX 77057
What we do	
How does TEXAS GULF BANK N.A. 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 TEXAS GULF BANK N.A. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or Deposit Money • Pay your bills or Apply for a loan • Show your driver's license We also collect your personal information from others such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Texas Gulf Bank N.A. does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Texas Gulf Bank N.A. does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include: <ul style="list-style-type: none"> • <i>TIB, The Independent Bankers Bank, a credit card company.</i>
Other important information	