



CONSUMER REAL ESTATE APPLICATION CHECKLIST

Thank you for your interest in obtaining financing from First Community Bank (FCB).

If you are interested in a consumer purpose real estate secured loan you may proceed by completing the following FCB Consumer Real Estate Application. If you are interested in an Agricultural, Business, or Consumer Non-Real Estate purpose loan, STOP, you must complete FCB's Credit Application, available for download at www.fcbweb.net.

To ensure a timely and efficient review of your application request, we ask that you carefully follow the application instructions below and prepare to provide additional supporting documentation required at the time of application.

Application Package – Complete in full a FCB Consumer Real Estate Application. See below for further details regarding the application package:

- **Type of Application** – Check only one of the four types provided in this section. If you are applying for joint credit, you must indicate this intent by selecting Joint Credit and providing Applicant and Joint Applicant signatures.
- **Property Information and Loan Purpose** – Fully complete this section. Property information must be identified and provided. You must also indicate how the property will be used. Sections for construction purpose or refinance purpose loan request must also be completed when applicable.
- **Applicant, Employment and Income Information** – Fully complete these sections. FCB will be further verifying the information provided in these sections. Be prepared to provide verifying documents.
- **Government Monitoring or Demographic Information** – Please review this section carefully. If your request will be secured by a dwelling, you may be asked to provide demographic information about yourself. You are not required to provide this information, but in order to comply with specific federal regulatory requirements that prohibit discriminatory practices, FCB will still be noting this information based on visual observation.
- **Additional Disclosures/Certifications** – Please review the additional disclosures provided in the application package. Be prepared to provide signed copies of the disclosures/certifications provided. Duplicate copies of these documents are provided for you to retain for your records.

Loan Estimate – You will receive a Loan Estimate form within 3 business days after you provide all of the following information with your application.

1. Your Name; 2. Your Income; 3. Your Social Security Number; 4. Property Address; 5. Estimated Property Value; 6. Loan Amount Sought

The Loan Estimate form is neither an approval nor denial of the application request. The Loan Estimate will provide you with important details regarding the loan you have applied for. To help you compare and choose which loan is right for you, you should use the Loan Estimate we provide you when comparing to other Loan Estimates provided to you as you shop.

Notice of Intent to Proceed – If you wish to proceed with your loan request after reviewing the Loan Estimate, you must sign and return the Notice of Intent to Proceed form that will be provided to you along with the Loan Estimate.

The following information will be needed when reviewing your consumer real estate application request:

- Paystubs for the past 30 days for each borrower showing year to date information
- Copy of past two years tax returns
- Appropriate legal documentation supporting additional income you will be using to qualify for the credit request (e.g. award/benefits letter, 3 month's direct deposit history, divorce decree, etc.)
- Signed and Dated Sales Contract, Earnest Money Deposit Receipt
- Copy of your Closing Disclosure from current lender
- Copy of Survey
- Proposal and Plans for New Construction & Home Improvement Loans
- For construction loans, Builder must meet approval requirements of First Community Bank.

Nationwide Mortgage Licensing System (NMLS) Roster - First Community Bank (NMLS #654350)

Albert Muniz - (NMLS # 892184)
AMuniz@fcbtx.com – 956-364-7067

Norma Boland - (NMLS # 808810)
NBoland@fcbtx.com – 956-276-5635



Consumer Real Estate Application

Lender Case No./HMDA ULI

Lender Use Only

HMDA Reportable

Census Tract

☐ Yes

☐ No

1. Type of Application

(Check only one of the four checkboxes; and sign, if joint credit. Use another application if more than two applicants.)

☐ Individual Credit. If checked, this is an *Application for Individual Credit* - relying solely on my income and assets.

☐ Individual Credit with Another. If checked, this is an *Application for Individual Credit* - relying on my income and assets and on income and/or assets of another as a basis for loan qualification. *(Complete Applicant and Co-Applicant sections.)*

☐ Individual Credit (Community Property State). If checked, this is an *Application for Individual Credit* - relying on my income or assets. The income or assets of my spouse (or other person), who has community property rights pursuant to state law, will not be used as a basis for loan qualification. However, his or her liabilities must be considered because my spouse (or other person) has community property rights pursuant to applicable law, and, as Applicant, I reside in a community property state, the property that will secure the loan is located in a community property state, or I am relying on other property located in a community property state as a basis for repayment of the loan. *(Complete Applicant and Co-Applicant sections.)*

☐ Joint Credit. If checked, this is an *Application for Joint Credit*. By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for joint credit. *(Complete Applicant and Co-Applicant sections.)*

Applicant for Joint Credit

Co-Applicant for Joint Credit

2. Terms of Credit Requested

Type of Credit

Amount Requested

Interest Rate Type

Term of Credit (in Months)

☐ Loan

☐ Line of Credit

\$

☐ Fixed

☐ Adjustable

☐

3. Property Information and Loan Purpose

Subject Property Address (street, county or parish, city, state & ZIP)

No. of Units

Legal Description of Subject Property (attach description if necessary)

Year Built

Loan Purpose

Property will be:

☐ Purchase

☐ Construction-Initial

☐ Home Improvement

☐ Refinance

☐ Construction-Permanent

☐

☐ Primary Residence

☐ Secondary Residence

☐ Investment Residence

Complete this line if construction or construction-permanent loan.

Year Lot Acquired

Original Cost

Amount Existing Liens

(a) Present Value of Lot

(b) Cost of Improvements

Total (a + b)

Complete this line if this is a refinance loan.

Year Acquired

Original Cost

Amount Existing Liens

Purpose of Refinance

Describe Improvements

Cost: \$

Title will be held in what Name(s)

Manner in which Title will be held

Estate will be held in:

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

☐ Fee Simple

☐ Leasehold (show expiration date)

Applicant

4. Applicant Information

Co-Applicant

Applicant's Name

Co-Applicant's Name

Social Security No.

Primary Phone

☐ Cell

Date of Birth

Social Security No.

Primary Phone

☐ Cell

Date of Birth

ID Type & No.

Issued By

Issue Date

Exp. Date

ID Type & No.

Issued By

Issue Date

Exp. Date

E-mail Address

E-mail Address

☐ Married

☐ Separated

Dependents (not listed by Co-Applicant)

☐ Unmarried (including single, divorced, widowed)

No. Ages

☐ Married

☐ Separated

Dependents (not listed by Applicant)

☐ Unmarried (including single, divorced, widowed)

No. Ages

Present Address

☐ Own

☐ Rent

☐

No. Yrs.

Present Address

☐ Own

☐ Rent

☐

No. Yrs.

Mailing Address, if different from Present Address

Mailing Address, if different from Present Address

Former Address

☐ Own

☐ Rent

☐

No. Yrs.

Former Address

☐ Own

☐ Rent

☐

No. Yrs.

Applicant		5. Employment Information		Co-Applicant	
Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job		
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession		
Position/Title/Type of Business	Business Phone	Position/Title/Type of Business	Business Phone		
If employed in current position for less than two years or if currently 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)		
	Business Phone		Business Phone		
Position/Title/Type of Business	Gross Monthly Income \$	Position/Title/Type of Business	Gross Monthly Income \$		
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)		
	Business Phone		Business Phone		
Position/Title/Type of Business	Gross Monthly Income \$	Position/Title/Type of Business	Gross Monthly Income \$		

6. Monthly Income and Combined Housing Expense Information						
Gross Monthly Income	Applicant	Co-Applicant	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income *	\$	\$	\$	Rent	\$	
Overtime	\$	\$	\$	First Mortgage (P&I)	\$	\$
Bonuses	\$	\$	\$	Other Financing (P&I)	\$	\$
Commissions	\$	\$	\$	Hazard Insurance	\$	\$
Dividends/Interest	\$	\$	\$	Real Estate Taxes	\$	\$
Net Rental Income	\$	\$	\$	Mortgage Insurance	\$	\$
Other (before completing, see the notice in "Describe Other Income," below)	\$	\$	\$	Homeowner Assn. Dues	\$	\$
				Other	\$	\$
Total	\$	\$	\$	Total	\$	\$

* Self Employed Applicant(s) may be required to provide additional documentation such as tax returns and financial statements.

A/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Applicant (A) or Co-Applicant (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$
			\$
			\$

7. Assets and Liabilities								
This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Applicants 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 <i>Co-Applicant</i> section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must also be completed about that spouse or other person.								
Completed <input type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly								
Schedule of Real Estate Owned. (If additional properties are owned, use continuation sheet.)								
Property Address (enter S if sold, PS if pending sale, R if rental for income or O for other) ▼	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income	
		\$	\$	\$	\$	\$	\$	
		\$	\$	\$	\$	\$	\$	
		\$	\$	\$	\$	\$	\$	
	Totals	\$	\$	\$	\$	\$	\$	
List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):								
Alternate Name			Creditor Name			Account Number		

7. Assets and Liabilities (Continued)

Assets		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. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.				
Description	Cash or Market Value			Monthly Payment & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:	\$			\$ Payment/ Months	\$	
List checking and savings accounts below		Liabilities				
Name and address of Bank, S&L, or Credit Union		Name and address of Company				
Acct. no.	\$	Acct. no.		<input type="checkbox"/> Revolving		
Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/ Months	\$	
Acct. no.	\$	Acct. no.		<input type="checkbox"/> Revolving		
Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/ Months	\$	
Acct. no.	\$	Acct. no.		<input type="checkbox"/> Revolving		
Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/ Months	\$	
Acct. no.	\$	Acct. no.		<input type="checkbox"/> Revolving		
Name and address of Bank, S&L, or Credit Union		Name and address of Company		\$ Payment/ Months	\$	
Acct. no.	\$	Acct. no.		<input type="checkbox"/> Revolving		
Stocks & Bonds (Company name/number & description)		Name and address of Company		\$ Payment/ Months	\$	
		Acct. no.		<input type="checkbox"/> Revolving		
Life Insurance net cash value Face amount: \$		Name and address of Company		\$ Payment/ Months	\$	
Subtotal Liquid Assets						
Real estate owned (enter market value from schedule of real estate owned)		Acct. no.		<input type="checkbox"/> Revolving		
Vested interest in retirement fund		Name and address of Company		\$ Payment/ Months	\$	
Net worth of business(es) owned (attach financial statement)		Acct. no.		<input type="checkbox"/> Revolving		
Automobiles owned (make and year)		Alimony/Child Support/Separate Maintenance Payments Owed to:		\$		
		Job-Related Expense (child care, union dues, etc.)		\$		
Other Assets (itemize)						
		Total Monthly Payments		\$		
Other Assets (from continuation page, if any)		Other Liabilities (from continuation page, if any)			\$	
Total Assets (a)		Net Worth (a - b)		\$	Total Liabilities (b)	\$

8. Declarations

		Applicant		Co-Applicant				Applicant		Co-Applicant	
		Yes	No	Yes	No			Yes	No	Yes	No
a. Are there any outstanding judgments against you?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 10 years?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

8. Declarations (Continued)											
		Applicant		Co-Applicant				Applicant		Co-Applicant	
		Yes	No	Yes	No			Yes	No	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	m. Have you had an ownership interest in a property in the last three years?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?					
i. Are you a co-maker or endorser on a note?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?					
j. Are you a U.S. citizen?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	n. Are there any other equity loans on the property?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
l. Do you intend to occupy the property as your primary residence?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						

9. Continuation and Additional Information	
Instructions. Use this section if you need more space to complete the Universal Credit Application. Mark "A" for Applicant and "C" for Co-Applicant. Use this space if you answered "Yes" to any of the questions in Section 8.	

10. Federal Notices	
Important Information to Applicant(s). 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 identifies each person who applies for a loan or opens an account. What this means for you. When you apply for a loan or 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 and/or other identifying documents. 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. False Statements. By signing below, I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, <i>et seq.</i>	

11. State Notices	
California Residents. Each applicant, if married, may apply for a separate account.	
Massachusetts Residents. Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following: 1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee. 2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction. For Home Equity Line of Credit. The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.	
New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.	
Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.	
Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.	
Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred. For married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.	

12. Acknowledgment and Agreement	
Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, <i>et seq.</i> ; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to	

12. Acknowledgment and Agreement (Continued)

amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Consent. You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of pre-recorded/artificial voice messages or an automated dialing device.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

X

Applicant's Signature

Date

X

Co-Applicant's Signature

Date

13. Government Monitoring or Demographic Information

For Lender: Instruct applicant to cross-out this section (1) if it is not required by law or (2) if Lender will use the HMDA Demographic Information form when required by HMDA. Otherwise, only complete this section if the loan will be secured by the applicant's principal dwelling under Regulation B.

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, the Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below.

Applicant	<input type="checkbox"/> I do not wish to furnish this information	Co-Applicant	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

For Mortgage Loan Originator

This information <input type="checkbox"/> Mail or Fax <input type="checkbox"/> E-mail or Internet was provided through: <input type="checkbox"/> Telephone Interview <input type="checkbox"/> Face-To-Face Interview (includes Electronic Media with Video Component)		
Loan Originator's Signature		Loan Originator's Phone Number
X		
Loan Originator's Name	Loan Originator Identifier	Loan Origination Company's Address
		1151 W. Hwy 77
Loan Origination Company's Name	Loan Origination Company Identifier	San Benito, TX 78586
First Community Bank	654350	

Transaction Worksheet - Optional

a. Purchase price	\$	k. Applicant's closing costs paid by Seller	\$
b. Alterations, improvements, repairs	\$	l. Other Credits (explain)	\$
c. Land (if acquired separately)	\$		
d. Refinance (include debts to be paid off)	\$		
e. Estimated prepaid items	\$	m. Loan amount (exclude PMI, MIP, Funding Fee financed)	\$
f. Estimated closing costs	\$	n. PMI, MIP, Funding Fee financed	\$
g. PMI, MIP, Funding Fee	\$	o. Loan amount (add m & n)	\$
h. Discount (if Applicant will pay)	\$	p. Cash from/to Applicant (subtract j, k, l & o from i)	\$
i. Total costs (add items a through h)	\$		
j. Subordinate financing	\$		

For Lender's Use

Lender's Initial Lien Position <input type="checkbox"/> First Lien <input type="checkbox"/> Second Lien <input type="checkbox"/> Subordinate Lien	First Lien Holder's Name & Address (if any)		Second Lien Holder's Name & Address (if any)
	Loan No.		Loan No.
Date Application Received	Received By		Amount Requested \$
Decision <input type="checkbox"/> Approved <input type="checkbox"/> Denied	Decision Date		Decision By
Interest Rate Fixed/Index: % Margin points	Amount Approved \$	Initial Advance (if applicable)	Funding Date
Refinancing <input type="checkbox"/> Yes <input type="checkbox"/> Cash Out	Rescindable <input type="checkbox"/> Yes	Early Disclosures Given <input type="checkbox"/> Yes, on	High Cost Mortgage <input type="checkbox"/> Yes High Priced Mortgage <input type="checkbox"/> Yes

First Community Bank

HMDA Demographic Information of Applicant(s) for Dwelling-secured loan applications

This form asks about your ethnicity, sex, and race. 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 indicate this by checking the appropriate box below.**

Applicant

Ethnicity

- ☐ Hispanic or Latino – *Check one or more*
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino – *Enter origin:* _____

Examples: Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

Race

- ☐ American Indian or Alaska Native – *Enter name of enrolled or principal tribe:* _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian – *Enter race:* _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – *Enter race:* _____

Examples: Fijian, Tongan, etc.

- ☐ 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 Applicant collected on the basis of visual observation or surname? | <input type="checkbox"/> NO | <input type="checkbox"/> YES |
| Was the sex of the Applicant collected on the basis of visual observation or surname? | <input type="checkbox"/> NO | <input type="checkbox"/> YES |
| Was the race of the Applicant collected on the basis of visual observation or surname? | <input type="checkbox"/> NO | <input type="checkbox"/> YES |

The Demographic Information was provided through:

- ☐ Face-to-face (includes Electronic Media w/Video Component) ☐ Telephone ☐ Fax or Mail ☐ Email or Internet

Co-Applicant

Ethnicity

- ☐ Hispanic or Latino – *Check one or more*
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino – *Enter origin:* _____

Examples: Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

Race

- ☐ American Indian or Alaska Native – *Enter name of enrolled or principal tribe:* _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian – *Enter race:* _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – *Enter race:* _____

Examples: Fijian, Tongan, etc.

- ☐ 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 Co-Applicant collected on the basis of visual observation or surname? | <input type="checkbox"/> NO | <input type="checkbox"/> YES |
| Was the sex of the Co-Applicant collected on the basis of visual observation or surname? | <input type="checkbox"/> NO | <input type="checkbox"/> YES |
| Was the race of the Co-Applicant collected on the basis of visual observation or surname? | <input type="checkbox"/> NO | <input type="checkbox"/> YES |

The Demographic Information was provided through:

- ☐ Face-to-face (includes Electronic Media w/Video Component) ☐ Telephone ☐ Fax or Mail ☐ Email or Internet

PRIVACY FORM

FACTS

WHAT DOES FIRST COMMUNITY BANK 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 Account Balances
- Payment History and Credit History
- Checking Account History and Wire Transfer Instructions

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

Reasons we can share your personal information	Does First Community Bank Share?	Can you limit this sharing?
For our every day business purposes -- such as to process your transactions, maintain your accounts(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	No	We don't share
For joint marketing with other financial companies	No	We don't share
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 our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

Questions?

Call 956-399-3331 or go to www.fcbweb.net

What we do

How does First Community 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 First Community Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Apply for financing or open an account ■ Make a wire transfer or apply for a loan ■ Give us your contact information <p>We also collect 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 credit worthiness ■ 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>First Community Bank has no affiliates</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>First Community Bank does not share with nonaffiliates so they can market with 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>First Community Bank doesn't jointly market</i>



CERTIFICATION AND AUTHORIZATION

Do not sign until you have read and agree with the Certification and Authorization to Release Information statements provided below.

CERTIFICATION

To First Community Bank:

1. I (includes Co-Applicant if applicable) have applied for a loan from First Community Bank (FCB). In applying for the loan, I have completed a loan application containing various information on the purpose of the loan, the amount and source of down payment, income information, and assets and liabilities. I certify that all of the information is true and complete. I have made no misrepresentations in the loan application or other documents, nor did I omit any important information.
2. I understand and agree that FCB may verify any information provided concerning the application, including, but without limitation, verifications from financial institutions of the information provided.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom it May Concern:

1. I (includes Co-Applicant if applicable) have applied for a loan from First Community Bank (FCB). As part of the application process, FCB, any insurer of the loan and any collateral title insurer may verify information I may have provided either before or after the loan is closed.
2. I authorize you to provide to FCB, to any investor to whom FCB may sell the loan to, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income, bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. FCB, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to any request to release information in connection with the loan is appreciated.

Applicant: _____

Date: _____

Co- Applicant: _____

Date: _____



CERTIFICATION AND AUTHORIZATION

Do not sign until you have read and agree with the Certification and Authorization to Release Information statements provided below.

CERTIFICATION

To First Community Bank:

1. I (includes Co-Applicant if applicable) have applied for a loan from First Community Bank (FCB). In applying for the loan, I have completed a loan application containing various information on the purpose of the loan, the amount and source of down payment, income information, and assets and liabilities. I certify that all of the information is true and complete. I have made no misrepresentations in the loan application or other documents, nor did I omit any important information.
2. I understand and agree that FCB may verify any information provided concerning the application, including, but without limitation, verifications from financial institutions of the information provided.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

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2. I authorize you to provide to FCB, to any investor to whom FCB may sell the loan to, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income, bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. FCB, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to any request to release information in connection with the loan is appreciated.

Applicant: _____

Date: _____

Co- Applicant: _____

Date: _____



APPRAISAL NOTICE

This disclosure applies only to loan requests that will be secured by a 1st lien on a dwelling. This includes consumer and business purpose loan requests. The term "dwelling" means a residential structure that contains 1 to 4 units whether or not that structure is attached to real property. The term includes, but is not limited to, an individual condominium or cooperative unit, and a mobile or other manufactured home.

Property Address: _____

DISCLOSURE OF RIGHT TO RECEIVE A COPY OF AN APPRAISAL

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 report for your own use at your own cost.

By signing below, you acknowledge receipt of this Appraisal Notice.

Applicant: _____ **Date:** _____

Co-Applicant: _____ **Date:** _____

WAIVER OF THREE BUSINESS DAY DELIVERY REQUIREMENT

By signing below, I waive my right to receive a copy of an appraisal for the above reference property 3 business days prior to closing the loan. This waiver does not affect my right to receive a copy of the appraisal report under the Equal Credit Opportunity Act or other law.

Applicant: _____ **Date:** _____

Co-Applicant: _____ **Date:** _____



APPRAISAL NOTICE

This disclosure applies only to loan requests that will be secured by a 1st lien on a dwelling. This includes consumer and business purpose loan requests. The term "dwelling" means a residential structure that contains 1 to 4 units whether or not that structure is attached to real property. The term includes, but is not limited to, an individual condominium or cooperative unit, and a mobile or other manufactured home.

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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 report for your own use at your own cost.

By signing below, you acknowledge receipt of this Appraisal Notice.

Applicant: _____ Date: _____

Co-Applicant: _____ Date: _____

WAIVER OF THREE BUSINESS DAY DELIVERY REQUIREMENT

By signing below, I waive my right to receive a copy of an appraisal for the above reference property 3 business days prior to closing the loan. This waiver does not affect my right to receive a copy of the appraisal report under the Equal Credit Opportunity Act or other law.

Applicant: _____ Date: _____

Co-Applicant: _____ Date: _____



COVERED BORROWER IDENTIFICATION STATEMENT

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

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, **First Community Bank** requires 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.

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 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).

You agree to promptly notify the **First Community Bank** of your termination from military service.

Applicant's Signature

Co-Applicant's Signature

Print Name

Print Name

Date

Date



COVERED BORROWER IDENTIFICATION STATEMENT

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

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, **First Community Bank** requires you to sign one of the following statements as applicable:

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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—

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You agree to promptly notify the **First Community Bank** of your termination from military service.

Applicant's Signature

Co-Applicant's Signature

Print Name

Print Name

Date

Date



INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Do not sign this form until you carefully read it and understand its content.

PURPOSE

You have submitted an application for a loan. In connection with your loan application, First Community Bank may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires First Community Bank to provide you with the following disclosures.

CREDIT DISCLOSURE

First Community Bank, as a condition of granting you a loan, cannot:

1. Require that you purchase an insurance product or annuity from us or any of our affiliates; or
2. Require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from another company or agent that is not affiliated with us.

INSURANCE DISCLOSURE

Any insurance product or annuity that you may agree to purchase from First Community Bank or its affiliates:

- Is not a deposit or other obligation of ours or our affiliates
- Is not guaranteed by us or our affiliates
- Is not an obligation of the insurance company only
- Is not insured by the Federal Deposit Insurance Corporation (FDIC), or any other federal agency
- If the insurance product or annuity involves investment risk, the risk includes the possible loss of value and principal

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THE INSURANCE DISCLOSURE STATEMENTS PROVIDED ABOVE.

Applicant: _____

Date: _____

Co-Applicant: _____

Date: _____



INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Do not sign this form until you carefully read it and understand its content.

PURPOSE

You have submitted an application for a loan. In connection with your loan application, First Community Bank may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires First Community Bank to provide you with the following disclosures.

CREDIT DISCLOSURE

First Community Bank, as a condition of granting you a loan, cannot:

1. Require that you purchase an insurance product or annuity from us or any of our affiliates; or
2. Require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from another company or agent that is not affiliated with us.

INSURANCE DISCLOSURE

Any insurance product or annuity that you may agree to purchase from First Community Bank or its affiliates:

- Is not a deposit or other obligation of ours or our affiliates
- Is not guaranteed by us or our affiliates
- Is not an obligation of the insurance company only
- Is not insured by the Federal Deposit Insurance Corporation (FDIC), or any other federal agency
- If the insurance product or annuity involves investment risk, the risk includes the possible loss of value and principal

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THE INSURANCE DISCLOSURE STATEMENTS PROVIDED ABOVE.

Applicant: _____

Date: _____

Co-Applicant: _____

Date: _____