

CONSUMER LOAN APPLICATION

Credit Requested Is: <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Collateral Secured Loan <input type="checkbox"/> Personal Unsecured Loan		Account Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount Requested \$	Description of Collateral Offered	We intend to apply for joint credit Initial _____
Purpose of Credit Request		Applicant _____ Co-Applicant _____

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Applicant		APPLICANT INFORMATION		Co-Applicant	
Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor		Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor			
Applicant Name (include Jr. or Sr. if applicable)		Co-Applicant Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)	Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)
Email Address		Email Address			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Applicant) no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed) no. ages	
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien		Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien			
Present Address (street, city, state, ZIP) since		Present Address (street, city, state, ZIP) since			
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address			
If residing at present address for less than two years, complete the following:					
Former Address (street, city, state, ZIP) from		to		Former Address (street, city, state, ZIP) from	
				to	

Applicant		EMPLOYMENT / INCOME 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	
		<input type="checkbox"/> Full time			
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	
				Business Phone (incl. area code)	
Gross Monthly Income \$				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	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	
				Business Phone (incl. area code)	
Name & Address of Employer <input type="checkbox"/> Self Employed		Dates from to		Name & Address of Employer <input type="checkbox"/> Self Employed	
				Dates from to	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	
				Business Phone (incl. area code)	

NOTICE: Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Other Income		\$	Other Income		\$
Other Income		\$	Other Income		\$
Other Income		\$	Other Income		\$

HOUSING INFORMATION			
<input type="checkbox"/> Own <input type="checkbox"/> Rent since	Monthly Housing/Rent \$	Present Value \$	Date Purchased

CASH ASSET INFORMATION		
Financial Institution Name	Saving Account Balance \$	Checking Account Balance \$

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X	_____	X	_____
Applicant	Date	Co-Applicant	Date

INTERVIEWER INFORMATION

Originator Name		Phone Number	Ext.
Originator NMLSR Identifier		Originator License State and Number	
Company Name			
Company NMLSR Identifier		Company License State and Number	
Company Address (street, city, state, ZIP)			

CERTIFICATION AND AUTHORIZATION

Applicant:

Lender:

LAMAR NATIONAL BANK
MAIN NON MORTGAGE
200 S. COLLEGIATE DR P.O.BOX 1097
PARIS, TX 75460

CERTIFICATION

To LAMAR NATIONAL BANK ("Lender"):

1. Applicant (and co-applicant if applicable), _____, has applied for a loan from Lender. In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.
2. Applicant understands and agrees that Lender may verify any information provided to Lender concerning Applicant's application, including, but without limitation, verifications from financial institutions of the information provided.
3. Applicant fully understands 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. Applicant has applied for a loan from LAMAR NATIONAL BANK ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, 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. Lender, 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 LAMAR NATIONAL BANK, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

AUTHORIZATION TO FILE FINANCING STATEMENT

Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement: _____

APPLICANT:

X

Applicant

Date

X

Co-Applicant

Date

JOINT APPLICATION ACKNOWLEDGMENT

Applicant:

Lender:

**LAMAR NATIONAL BANK
200 S. COLLEGIATE DR., PARIS, TX. 75460
AND/OR P.O. BOX 1097
PARIS, TX 75061**

We, the undersigned, intend to apply for joint credit.

APPLICANT(S):

X _____
Applicant Date

X _____
Co-Applicant Date

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 proved this disclosure to me orally.

Consumer

Date

Consumer

Date

PATRIOT ACT INFORMATION DISCLOSURE

Applicant Name

Co-Applicant Name

Present Address

Mailing Address

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 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.

I/we acknowledge that I/we received a copy of this disclosure.

Applicant

Date

Applicant

Date



FACTS

WHAT DOES LAMAR NATIONAL 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 income
- Payment history and overdraft history
- Credit history and account balances

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Lamar National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lamar National Bank Share?	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	NO	WE DO NOT SHARE
For joint marketing with other companies	YES	NO
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	WE DO NOT SHARE
For our affiliates' everyday business purposes - Information about your creditworthiness	NO	WE DO NOT SHARE
For nonaffiliates to market to you	NO	WE DO NOT SHARE

Questions?

Call 903-785-0701 or go to www.lamarnational.com

Who we are	
Who is providing this notice?	Lamar National Bank

What we do	
How does Lamar National 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 Lamar National Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open and account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates and 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 creditworthiness • 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"> • Lamar National Bank has no affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Lamar National Bank does not share
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"> • Credit card companies

Other important information	