



IMPORTANT: Please read these directions before completing this Application and check (v) the appropriate box below.

- Three checkboxes with instructions regarding individual credit, joint credit, and credit based on alimony or support.

Table with columns for APPLICANT and CO-APPLICANT. Rows include: Full Name, Street Address, City/State/Zip, County, Since (Own/Rent), Previous Address, Social Security #, Date of Birth, Driver's License #, Phone #, Employer, Address, Position/Title, Previous Employer, Married/Unmarried status, # of Dependents, Present Net Salary or Income, Additional Income.

LOAN REQUEST DETAILS section with fields for: Amount Requested, Term Requested, Approximated Payment, Loan Purpose, Collateral.

For the purpose of obtaining loans with you and otherwise procuring credit from you, from time to time, I furnish you with the foregoing statement and information, which fully and truly sets forth my financial condition on the date first above mentioned, which statement you can consider as continuing to be full and accurate, unless notice in writing of change is given by me to you. I agree that this application shall remain your property whether or not the loan is granted. I further authorize you to make any verification of the above information you deem necessary in order to obtain this loan.

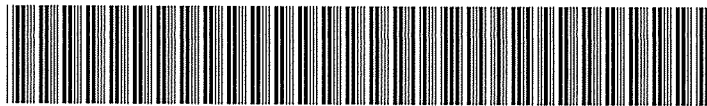
Applicant's Signature Date Co-Applicant's Signature Date

We intend to apply for joint credit (please initial) Applicant Co-Applicant

ASSETS (I OWN)		LIABILITIES (I OWE)		
<i>Cash/Bank Accounts</i>	<i>Value</i>	<i>Lender</i>	<i>Balance Owed</i>	<i>Monthly Payment</i>
		<i>Auto Loans</i>		
<i>Real Estate</i>		<i>Mortgages or Rent</i>		
<i>Automobiles (Year &amp; Model)</i>		<i>Credit Cards/ Other (Describe)</i>		
<i>Other (Describe)</i>				
<b>Total</b>		<b>Total</b>		
		<b>(Total Assets Less Total Liabilities) Net Worth</b>		

* INCOME	APPLICANT	CO-APPLICANT	PLEASE ANSWER EACH QUESTION (Yes / No)	APP.	CO-APP
Salary			Are you a Co-Maker, Endorser or Guarantor of any other person's debt?		
Bonuses/Commissions					
Dividends/Interest			Are you a defendant in any suit or legal action?		
Other (List)					
			Have you ever gone through bankruptcy or had a judgment against you?		
<b>Total</b>					

\* Income from alimony, child support, or maintenance payments need not be entered unless you want it considered as a base for repayment



\*0000000000000000975101000000\*

# INSURANCE DISCLOSURE FOR CREDIT APPLICATION

**Applicant:**

**Lender:**

The First National Bank  
P. O. BOX 387  
McGregor, TX 76657  
(254) 840-2836

### IMPORTANT

**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, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

**Credit Disclosures.**

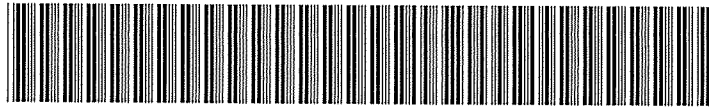
1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

**Acknowledgment.**

**BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.**

**APPLICANT:**

<b>X</b>	
<b>Applicant</b>	<b>Date</b>



\*00000000000000097510200000\*

**INSURANCE DISCLOSURE FOR CREDIT APPLICATION  
(Continued)**

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BY SIGNING BELOW I ACKNOWLEDGE ON BEHALF OF THE LENDER THAT AN ORAL DISCLOSURE OF INSURANCE WAS DULY MADE TO THE APPLICANT AND THAT APPLICANT ACKNOWLEDGED RECEIPT OF THE DISCLOSURE.

LENDER:

THE FIRST NATIONAL BANK

X \_\_\_\_\_  
Authorized Signer Date

Title: \_\_\_\_\_

# JOINT APPLICATION ACKNOWLEDGMENT

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**Applicant:**

**Lender:**

The First National Bank of McGregor  
The First National Bank of McGregor  
P O Box 387  
McGregor, TX 76657

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

**APPLICANT(S):**

X \_\_\_\_\_  
Applicant Date

X \_\_\_\_\_  
Co-Applicant Date

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