

LENDER

HENDERSON FEDERAL SAVINGS BANK
 P. O. BOX 1029
 HENDERSON, TEXAS 75653-1029
 903-657-2577

PERSONAL FINANCIAL STATEMENT

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Note: An individual personal financial statement should be submitted by all persons who will be contractually liable for the repayment of this loan. Please request additional forms when applicable. If this loan is to be made to a business or corporation, please submit a detailed financial statement of that entity also.

PERSONAL INFORMATION

FULL NAME		D.O.B.	MARITAL STATUS Complete for Secured Loans Only <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried—(Includes Single, Divorced or Widowed)		DEPENDENTS Do Not Include Yourself	
PRESENT ADDRESS— <input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS PHONE			SOCIAL SECURITY NO. / /		NO.	AGES
PREVIOUS ADDRESS (Complete if less than 2 years at present address)			ANNUAL INCOME			
SOURCE OF INCOME			Salary		\$	
NAME AND ADDRESS OF EMPLOYER—How Long Phone			Bonus and Commissions			
			Dividends and Interest			
			Net Rental (enter from detail on reverse)			
			*Other—Optional—See Income Remarks			
Position/Title			TOTAL		\$	
Type of Business			PREVIOUS EMPLOYER—How Long			(Complete if current job held less than two years)
			Type of Business			Position/Title

Income Remarks—Note: Income from Alimony, Child Support, or Maintenance Payments need not be disclosed unless their consideration is desired.

SUMMARY ASSET-LIABILITY STATEMENT-ENTER DETAILS ON CORRESPONDING SCHEDULE INSIDE

ASSETS				LIABILITIES AND NET WORTH			
Cash and Money on Deposit	\$			Notes Payable	\$		
Stocks and Bonds				Margin Accounts			
Accounts and Notes Receivable				Monthly Charges			
Cash Value Life Insurance				Life Insurance Loans			
Deferred Compensation				Unpaid Taxes			
Pension Funds				Real Estate Mortgage/Liens			
Real Estate Owned				Installment Loans			
Vehicles Owned				Other Debts (itemize)			
Other Personal Property							
Other Assets				Total Liabilities			
				Net Worth			
TOTAL ASSETS	\$			Total Liabilities and Net Worth	\$		

**ASSET—LIABILITY DETAILS
UNEXERCISED STOCK OPTIONS**

Holder of Option: _____

	Name of Company	No. of Shares	Price		Current Market		Expiration Date
			Per Share	Total	Per Share	Total	
Qualified			\$	\$	\$	\$	
Qualified							
Non-Qualified							
Non-Qualified							
Total							

**CASH—CHECKING / NOW ACCOUNTS —SAVINGS ACCOUNTS—CDs
SCHEDULE OF CASH ACCOUNTS**

Name of Depository	Type of Account	Account Number	In Name of	Approximate Balance	Pledged	
					Yes	No
				\$		
Total				\$		

SCHEDULE OF STOCKS AND BONDS

Number	Description	In Name of	Market Value	Pledged	
				Yes	No
			\$		
Total			\$		

SCHEDULE OF ACCOUNTS AND NOTES RECEIVABLE

Description	Owned By	Due Date	Amount Due	G - Good D - Doubtful
			\$	
Total			\$	

SCHEDULE OF LIFE INSURANCE CARRIED

Name of Insurance Company	Type	Benefit Value	Beneficiary	Cash Value	Loans Against Cash Values
				\$	\$
Total				\$	\$

USE PAGE (4) FOR EXPLANATION FOR FOR LISTING ADDITIONAL DETAILS

ADDITIONAL INFORMATION and EXPLANATIONS

PERSONAL STATEMENT

Have you been or are you now (or any property you have owned or now own) subject to or affected by any of the following: (check box if yes to any of these questions and explain on an attached sheet).

- | | | | |
|---|---|---|--|
| <input type="checkbox"/> Bankruptcy Proceedings
(within previous 7 years.) | <input type="checkbox"/> Foreclosure Suits | <input type="checkbox"/> Federal or State Tax Liens
on Any Notes, Leases or Contracts. | <input type="checkbox"/> Liable as Endorser, Co-maker or Guarantor |
| <input type="checkbox"/> Personal Judgements | <input type="checkbox"/> Mechanic Lien Claims | <input type="checkbox"/> Unpaid Taxes or Assessments | |

AGREEMENT

This financial statement, and any schedules, explanations or additional information attached is submitted on behalf of the undersigned for the purpose of procuring, establishing and maintaining credit from time to time with the above names Lender. The undersigned has carefully read the information contained herein and warrants it to be complete, true and correct as of the following date and that the Lender may continue to rely upon this statement as continuing to be true and correct until a written notice of change is given to Lender by the undersigned.

Further, the undersigned agrees that this statement shall remain the property of the Lender regardless if credit is extended. The Lender is authorized to make any inquiries deemed necessary to verify the accuracy of the information herein including, but not limited to: procuring consumer reports from consumer reporting agencies; obtaining credit information from other financial institutions and extenders of credit, present and past employers, and references.

ACCEPTED: _____ Date: _____

THIS SECTION SHOULD BE COMPLETED ON "DWELLING" RELATED LOANS TO "NATURAL PERSONS" ONLY 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, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (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 herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not 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 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 owner or servicer of the Loan 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 credit 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.

Borrower's Signature

Date

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 discriminate neither on the basis of this information, nor 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, this 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. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER I do not wish to furnish this information

Ethnicity: Hispanic or Latino Not Hispanic or Latino

Race American Indian or Alaska Native Asian Black or African American
 Native Hawaiian or other Pacific Islander White

Sex: Female Male

To be Completed by Interviewer Interviewer's Name (print or type) _____

Name and Address of Interviewer's Employer _____

This application was taken by:

Face-to-face interview Interviewer's Signature _____ Date _____

Mail

Telephone Interviewer's Phone Number (incl. area code) _____

Internet