



COMMERCIAL LOAN APPLICATION

IMPORTANT APPLICANT INFORMATION

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 information. In some instances, we may use outside sources to confirm information provided on this application. The information you provide is protected by our privacy policy and federal law.

LOAN REQUEST			
Amount Requested: \$	<input type="checkbox"/> Secured	<input type="checkbox"/> Unsecured	
Purpose of Loan:			
<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Monthly Payment	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Annually
SECURED CREDIT – Complete only if credit is to be secured. Briefly describe the property to be given as security.			
Property Description:			
Names & Addresses of All Co-Owners of the Property:			

<input type="checkbox"/> NOTICE – Joint Credit		BORROWER INFORMATION			(joint credit applicant on back)
Borrowing Entity:	<input type="checkbox"/> Individual	<input type="checkbox"/> Corporation	<input type="checkbox"/> Partnership	<input type="checkbox"/> Sole-Proprietorship	<input type="checkbox"/> Other
Name:		Date of Birth:		Social Security Number:	
Address:		City:		State:	Zip:
Email:		Cell Phone:		Home Phone:	
				Work Phone:	
Nature of Business:		Taxpayer I.D. #			

GENERAL INFORMATION			
Is there any other significant factor not listed on your financial statement that would impact your ability to repay the loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Are you in bankruptcy or have been in the last 10 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Are you in a lawsuit or have a pending lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Are you obligated to pay monthly child support or alimony?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Do you have any judgments, liens, past due taxes, or payment settlements that you are obligated for?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Do you have any contingent liabilities/loans guaranteed not listed on your financial statement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please list them below
PLEASE LIST CREDITOR, AMOUNT, AND PAYMENTS			
CREDITOR	AMOUNT	PAYMENT	
_____	_____	_____	
_____	_____	_____	
_____	_____	_____	
Are you current on Federal Income Tax Returns?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If no, what year?
Is there any other significant factor not listed on your financial statement that would impact your ability to repay the loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Have you previously received credit from us?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If so, when?



CO-BORROWER INFORMATION

(CHECK ONE) <input type="checkbox"/> JOINT APPLICANT <input type="checkbox"/> CO-SIGNER <input type="checkbox"/> GUARANTOR RELATIONSHIP TO APPLICANT:			
Name:		Date of Birth:	Social Security Number:
Address:		City:	State: Zip:
Email:	Cell Phone:	Home Phone:	Work Phone:
Nature of Business:		Taxpayer I.D. #	

GENERAL INFORMATION

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Are you in a lawsuit or have a pending lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Are you obligated to pay monthly child support or alimony?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Do you have any judgments, liens, past due taxes, or payment settlements that you are obligated for?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Do you have any contingent liabilities/loans guaranteed not listed on your financial statement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please list them below

PLEASE LIST CREDITOR, AMOUNT, AND PAYMENTS

CREDITOR	AMOUNT	PAYMENT
_____	_____	_____
_____	_____	_____
_____	_____	_____

Are you current on Federal Income Tax Returns?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If no, to what year?
Is there any other significant factor not listed on your financial statement that would impact your ability to repay the loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes:
Have you previously received credit from us?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If so, when?

Equal Credit Opportunity Notice

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. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s.) Applicants 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. & 1014 and may result in a fine or imprisonment or both. If a credit report is requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants based on race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: **FEDERAL TRADE COMMISSION, EQUAL OPPORTUNITY, WASHINGTON D.C. 20580**

SIGNATURES: I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether it is approved. By signing below, I authorize Lender to check my credit and employment history to answer any questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.

By _____
Borrower's Signature Date

By _____
Additional Applicant Signature (Where Applicable) Date

First State Bank of Uvalde

Electronic consumer or Commercial Loan Disclosure Agreement

By accepting the First State Bank of Uvalde's Consumer or Commercial Loan Electronic signature Disclosure Agreement", you consent and agree that the First State Bank of Uvalde may provide you disclosures and or loan agreements pertaining to any current or pending consumer or commercial loan or loan application to you in electronic form. This Disclosure is required by the federal Electronic Signatures in Global and National Commerce Act, known as the E-SIGN Act.

Note: It is highly recommended that you carefully read this disclosure in its entirety and save a copy for your personal records.

The words "we," "us," and "our" refer to the **First State Bank of Uvalde**, and the words "you" and "your" mean you, the individual(s) or entity identified on the consumer or commercial loan. As used in the Disclosure, "Account" means the account you have with us.

Scope of communications to be provided in Electronic Form

This Notice applies only to communication regarding your consumer or commercial loan with First State Bank of Uvalde. **PLEASE NOTE:** Consenting to receive electronic communications under this notice will not automatically enroll you in Online Banking, E-statements, Mobil Banking, or any other electronic services offered by First State Bank of Uvalde.

Method of Providing Communications in Electronic Form

All Communications we provide to you in electronic form will be provided through a secure e-mail requesting you download a PDF file containing our documents.

Disclosures and Notices Provided in Electronic Form

- You consent and agree that First State Bank of Uvalde may provide you disclosures and or loan agreements pertaining to any current or pending consumer or commercial loan or loan application in electronic form to the extent allowed by law, and that we may discontinue sending paper documents to you, unless and until you withdraw your consent as described below.
- If you choose to not consent to receive electronic communications and transactions, you may request to receive paper copies at no additional charge.
- **NOTE:** To request a paper copy of disclosures, please contact the First State Bank of Uvalde at:

First State Bank of Uvalde
P.O Box 1908
Uvalde, Texas 78802
(830)278-6231

FSBLOANS@FSBUVALDE.COM

If mortgage related, please contact one of the following email addresses:
fsbmortgage@fsbuvalde.com



Customer Consent

I acknowledge and agree that I consent to receive account information electronically that is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National commerce Act, and that I and the bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with another by electronic means.

Yes, I consent to receive legal disclosures, and or loan agreements electronically and to the terms and conditions listed above.

No, I do **NOT** consent to receive legal disclosures, and or loan agreements electronically and to the terms and conditions listed above.

Customer's Signature: _____

Customer Contact Information:

Full Name: _____

E-Mail Address: _____

Date: _____

Joint Customer Consent:

I acknowledge and agree that I consent to receive account information electronically that is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National commerce Act, and that I and the bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with another by electronic means.

Yes, I consent to receive legal disclosures, and or loan agreements electronically and to the terms and conditions listed above.

No, I do **NOT** consent to receive legal disclosures, and or loan agreements electronically and to the terms and conditions listed above.

Customer's Signature: _____

Joint Customer Contact Information:

Full Name: _____

E-Mail Address: _____

Date: _____



Hardware and Software Requirements

To access, view, and retain electronic Communications your system will need the following requirements:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
 - An email account with an internet service provider and email software;
 - A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received;
 - Adobe Reader version 8.0 or higher;
 - Windows 2000 or later version running either internet explorer version 6.0 or higher or Firefox version 3.0 or higher, or Macintosh Osx 10.2 or higher running safari web browser.
- ❖ **Note:** First State Bank of Uvalde is not responsible for any electronic virus or viruses a customer may encounter. It is the Banks recommendation for the customer to perform routine scans for your PC by using a virus protection product.

How to update our records

- It is your responsibility to provide us with a true, accurate and complete e-mail address, contact and other information related to the disclosure and your consumer or commercial loan, and to maintain and promptly update any changes in this information. You can update information by e-mail notification, in person, or by phone. You must include in your communication your name and loan number the changes are in connection to.

Communications in Writing

- All Communications in either electronic or paper format from the Bank to you will be considered "in writing." You should print or download a copy of this Disclosure for your records and any other Communication that is important to you.

How to Cancel Electronic Statements

- You may withdraw your consent to receive Communications at any time in electronic form by:
 1. Calling the **First State Bank of Uvalde** at **830-278-6231**
 2. Contacting your Account officer at the nearest First State Bank of Uvalde bank or branch location.

Termination / Changes

- The **First State Bank of Uvalde** reserves the right, in sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. The Bank will provide you with notice of any such termination or change as required by law.



Federal Law

- You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and the Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

INSTRUCTIONS:

- 1. PLEASE FILL OUT THE FORM.**
- 2. SAVE TO YOUR COMPUTER**
- 3 . EMAIL THE COMPLETED FILE TO: FSBCOMMERCIALTEAM@FSBUVALDE.COM**

