

# Castroville State Bank

502 Paris Street  
Castroville, Texas 78009  
(830) 538-2201 • (830) 931-2201 • Fax (830) 931-3118

## Needs List

Below is a list of the documents we request from **all borrowers** to proceed with the loan process. Please gather all documents and e-mail, fax, or mail a copy to me. If there is something you cannot find, send what you have so we can get started. When you find the missing items, you can send them. We will need the following:

- Copy of Driver License or other government issued ID (for non CSB customers only)
- Last 30 days paystubs
- Last 2 years W-2's and tax returns (all pages)
- Any other documents you may feel are pertinent to the loan process (ex. divorce decree)
- Property information to include a deed or tax statement.
- Most recent 60-day bank statement (all pages, even if blank)
- Contact information for current or potential hazard insurance (and flood insurance, if applicable)

For refinancing, in addition to the items listed above, I will also need the following:

- Contact information for HOA (if applicable)
- Copy of last mortgage statement (for all loans on the property)
- Copy of the existing survey (otherwise I will need to order a new one)

For construction or home-improvement please include the following additional information:

- A current mortgage statement if there is a current lien
- Information regarding the improvements to be made such as a construction contract, specifications list and cost breakdown
- Name and contact information for the contract if not already provided
- Contract must include builder's risk policy, or a separate builder's risk policy will need to be provided

If you have any questions or are unsure about something, please feel free to call or e-mail anytime.

Thanks,

Crystal M. Rodriguez  
Assistant Vice President  
Castroville State Bank  
502 Paris Street  
Castroville, TX 78009

NMLS# - 429237  
Office- (830) 931 -2201  
Fax- (830) 931-3118  
[crystal@castrovillestatebank.com](mailto:crystal@castrovillestatebank.com)

# Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

|          |             |  |  |
|----------|-------------|--|--|
| Borrower | Co-Borrower | <b>I. TYPE OF MORTGAGE AND TERMS OF LOAN</b> |  |
|----------|-------------|--|--|

|                       |   |  |   |   |   |
|-----------------------|---|--|---|---|---|
| Mortgage Applied for: | <input type="checkbox"/> VA<br><input type="checkbox"/> FHA | <input type="checkbox"/> Conventional<br><input type="checkbox"/> USDA/Rural Housing Service | <input type="checkbox"/> Other (explain): | Agency Case Number  | Lender Case Number  |
| Amount \$             | Interest Rate %   | No. of Months  | Amortization Type:                        | <input type="checkbox"/> Fixed Rate<br><input type="checkbox"/> GPM | <input type="checkbox"/> Other (explain):<br><input type="checkbox"/> ARM (type): |

|   |  |
|---|--|
| <b>II. PROPERTY INFORMATION AND PURPOSE OF LOAN</b> |  |
|---|--|

|   |   |
|---|---|
| Subject Property Address (street, city, state & ZIP)  | No. of Units  |
| Legal Description of Subject Property (attach description if necessary)   | Year Built  |
| Purpose of Loan: <input type="checkbox"/> Purchase, <input type="checkbox"/> Refinance, <input type="checkbox"/> Construction, <input type="checkbox"/> Construction-Permanent, <input type="checkbox"/> Other (explain): | Property will be: <input type="checkbox"/> Primary Residence, <input type="checkbox"/> Secondary Residence, <input type="checkbox"/> Investment |

*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) |
|                   | \$            | \$                    | \$                       | \$                       | \$ 0.00       |

*Complete this line if this is a refinance loan.*

|               |               |                       |                      |                       |                               |                                     |
|---------------|---------------|-----------------------|----------------------|-----------------------|-------------------------------|-------------------------------------|
| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe Improvements | <input type="checkbox"/> made | <input type="checkbox"/> to be made |
|               | \$            | \$                    |                      | Cost: \$              |                               |                                     |

|  |                                    |   |
|--|------------------------------------|---|
| Title will be held in what Name(s)   | Manner in which Title will be held | Estate will be held in:<br><input type="checkbox"/> Fee Simple<br><input type="checkbox"/> Leasehold (show expiration date) |
| Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) |                                    |   |

|                 |                                  |                    |
|-----------------|----------------------------------|--------------------|
| <b>Borrower</b> | <b>III. BORROWER INFORMATION</b> | <b>Co-Borrower</b> |
|-----------------|----------------------------------|--------------------|

|   |                              |  |             |   |                              |   |             |
|---|------------------------------|--|-------------|---|------------------------------|---|-------------|
| Borrower's Name (include Jr. or Sr. if applicable)  |                              |  |             | Co-Borrower's Name (include Jr. or Sr. if applicable)   |                              |   |             |
| Social Security Number  | Home Phone (incl. area code) | DOB (mm/dd/yyyy)   | Yrs. School | Social Security Number  | Home Phone (incl. area code) | DOB (mm/dd/yyyy)  | Yrs. School |
| <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include <input type="checkbox"/> Separated, single, divorced, widowed) |                              | Dependents (not listed by Co-Borrower): no. _____ ages _____ |             | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include <input type="checkbox"/> Separated, single, divorced, widowed) |                              | Dependents (not listed by Borrower): no. _____ ages _____ |             |
| Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.                          |                              |  |             | Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.                          |                              |   |             |
| Mailing Address, if different from Present Address  |                              |  |             | Mailing Address, if different from Present Address  |                              |   |             |
| <i>If residing at present address for less than two years, complete the following:</i>  |                              |  |             |   |                              |   |             |
| Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.                           |                              |  |             | Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.                           |                              |   |             |

|                 |                                   |                    |
|-----------------|-----------------------------------|--------------------|
| <b>Borrower</b> | <b>IV. EMPLOYMENT INFORMATION</b> | <b>Co-Borrower</b> |
|-----------------|-----------------------------------|--------------------|

|                                 |  |                  |   |                                 |  |                  |   |
|---------------------------------|--|------------------|---|---------------------------------|--|------------------|---|
| Name & Address of Employer      | <input type="checkbox"/> Self Employed | Yrs. on this job | Yrs. employed in this line of work/profession | Name & Address of Employer      | <input type="checkbox"/> Self Employed | Yrs. on this job | Yrs. employed in this line of work/profession |
| Position/Title/Type of Business | Business Phone (incl. area code)       |                  |   | Position/Title/Type of Business | Business Phone (incl. area code)       |                  |   |

*If employed in current position for less than two years or if currently employed in more than one position, complete the following:*

| Borrower                        |  | IV. EMPLOYMENT INFORMATION (cont'd) |                                 | Co-Borrower                            |                   |
|---------------------------------|--|-------------------------------------|---------------------------------|--|-------------------|
| Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from - to)                   | Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from - to) |
|                                 |  | Monthly Income                      |                                 |  | Monthly Income    |
|                                 |  | \$                                  |                                 |  | \$                |
| 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) |
|                                 |  | Monthly Income                      |                                 |  | Monthly Income    |
|                                 |  | \$                                  |                                 |  | \$                |
| Position/Title/Type of Business | Business Phone (incl. area code)       |                                     | Position/Title/Type of Business | Business Phone (incl. area code)       |                   |

| V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION                  |          |             |       |                                  |         |          |
|---|----------|-------------|-------|----------------------------------|---------|----------|
| Gross Monthly Income  | Borrower | Co-Borrower | 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                            |         |          |
| <b>Total</b>  | \$       | \$          | \$    | <b>Total</b>                     | \$      | \$       |

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

Describe Other Income

*Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

| B/C | Monthly Amount |
|-----|----------------|
|     | \$             |
|     |                |
|     |                |

#### VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers 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 Co-Borrower section was completed about a non-appliant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed  Jointly  Not Jointly

| 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. | LIABILITIES                          |                |
|---|----------------------|---|--------------------------------------|----------------|
| Description                                     | Cash or Market Value |   | Monthly Payment & Months Left to Pay | Unpaid Balance |
| Cash deposit toward purchase held by:           | \$                   |   |                                      |                |
| <i>List checking and savings accounts below</i> |                      |   |                                      |                |
| Name and address of Bank, S&L, or Credit Union  |                      | Name and address of Company   | \$ Payment/Months                    |                |
| Acct. no.                                       | \$                   | Acct. no.   | \$                                   |                |
| Name and address of Bank, S&L, or Credit Union  |                      | Name and address of Company   | \$ Payment/Months                    |                |
| Acct. no.                                       | \$                   | Acct. no.   | \$                                   |                |
| Name and address of Bank, S&L, or Credit Union  |                      | Name and address of Company   | \$ Payment/Months                    |                |
| Acct. no.                                       | \$                   | Acct. no.   | \$                                   |                |

**VI. ASSETS AND LIABILITIES (cont'd)**

|   |    |  |    |                         |    |
|---|----|--|----|-------------------------|----|
| Name and address of Bank, S&L, or Credit Union                            |    | Name and address of Company                                  |    | \$ Payment/Months       | \$ |
| Acct. no.   | \$ | Acct. no.  |    |                         |    |
| Stocks & Bonds (Company name/ number & description)                       |    | Name and address of Company                                  |    | \$ Payment/Months       | \$ |
|   |    | Acct. no.  |    |                         |    |
| Life insurance net cash value   |    | Name and address of Company                                  |    | \$ Payment/Months       | \$ |
| Face amount: \$   |    |  |    |                         |    |
| Subtotal Liquid Assets  |    |  |    |                         |    |
| Real estate owned (enter market value from schedule of real estate owned) |    |  |    |                         |    |
| Vested interest in retirement fund  |    |  |    |                         |    |
| Net worth of business(es) owned (attach financial statement)              |    |  |    |                         |    |
| Automobiles owned (make and year)   |    | Alimony/Child Support/Separate Maintenance Payments Owed to: |    | \$                      |    |
| Other Assets (itemize)  |    | Job-Related Expense (child care, union dues, etc.)           |    | \$                      |    |
| Total Assets a.   |    | Total Monthly Payments                                       |    | \$                      |    |
|   |    | Net Worth (annuus b)   | \$ | Total Liabilities b. \$ |    |

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

| Property Address (enter S if sold, PS if pending sale or R if rental being held for income) | 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 |
|----------------|---------------|----------------|
|                |               |                |
|                |               |                |

**VII. DETAILS OF TRANSACTION**

**VIII. DECLARATIONS**

|   | \$ | If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.  | Borrower                 |                          | Co-Borrower              |                          |
|---|----|---|--------------------------|--------------------------|--------------------------|--------------------------|
|   |    |   | Yes                      | No                       | Yes                      | No                       |
| a. Purchase price                         |    | a. Are there any outstanding judgments against you?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Alterations, improvements, repairs     |    | b. Have you been declared bankrupt within the past 7 years?   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Land (if acquired separately)          |    | 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"/> |
| d. Refinance (incl. debts to be paid off) |    | d. Are you a party to a lawsuit?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Estimated prepaid items                |    | 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. Estimated closing costs                |    | (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.) |                          |                          |                          |                          |
| g. PMI, MIP, Funding Fee                  |    |   |                          |                          |                          |                          |
| h. Discount (if Borrower will pay)        |    |   |                          |                          |                          |                          |
| i. Total costs (add items a through h)    |    |   |                          |                          |                          |                          |

**VII. DETAILS OF TRANSACTION**

**VIII. DECLARATIONS**

|    |  | If you answer "Yes" to any question a through i, please use continuation sheet for explanation.   | Borrower                 |                          | Co-Borrower              |                          |
|----|--|---|--------------------------|--------------------------|--------------------------|--------------------------|
|    |  |   | Yes                      | No                       | Yes                      | No                       |
| j. | Subordinate financing                                |   |                          |                          |                          |                          |
| k. | Borrower's closing costs paid by Seller              | 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"/> |
|    |  | g. Are you obligated to pay alimony, child support, or separate maintenance?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l. | Other Credits (explain)                              | h. Is any part of the down payment borrowed?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|    |  | i. Are you a co-maker or endorser on a note?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| m. | Loan amount (exclude PMI, MIP, Funding Fee financed) |   |                          |                          |                          |                          |
| n. | PMI, MIP, Funding Fee financed                       | j. Are you a U.S. citizen?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| o. | Loan amount (add m & n)                              | k. Are you a permanent resident alien?  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| p. | Cash from/to Borrower (subtract j, k, l & o from i)  | l. Do you intend to occupy the property as your primary residence?<br>If Yes, complete question m below.  | <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?<br>(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?<br>(2) How did you hold title to the home— by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

**IX. ACKNOWLEDGEMENT 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 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 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.

**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.

|                           |      |                              |      |
|---------------------------|------|------------------------------|------|
| Borrower's Signature<br>X | Date | Co-Borrower's Signature<br>X | Date |
|---------------------------|------|------------------------------|------|

**X. 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 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, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. 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.)

|  |   |  |
|--|---|--|
| To be Completed by Loan Originator:  |   |  |
| This information was provided:   |   |  |
| <input type="checkbox"/> In a face-to-face interview                               |   |  |
| <input type="checkbox"/> In a telephone interview                                  |   |  |
| <input type="checkbox"/> By the applicant and submitted by fax or mail             |   |  |
| <input type="checkbox"/> By the applicant and submitted via e-mail or the Internet |   |  |
| Loan Originator's Signature<br>X   | Date  |  |
| Loan Originator's Name (print or type)   | Loan Originator Identifier                          | Loan Originator's Phone Number (including area code)<br>(830)931-2201        |
| Loan Origination Company's Name<br>Castroville State Bank                          | Loan Origination Company Identifier<br>NMLS #646362 | Loan Origination Company's Address<br>502 Paris Street Castroville, TX 78009 |

**CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION**

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:

Agency Case Number:

Co-Borrower:

Lender Case Number:

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, et seq.

|                           |      |                              |      |
|---------------------------|------|------------------------------|------|
| Borrower's Signature<br>X | Date | Co-Borrower's Signature<br>X | Date |
|---------------------------|------|------------------------------|------|

# BORROWER'S SIGNATURE AUTHORIZATION

|                              |   |
|------------------------------|---|
| Borrower(s) Name and Address | Lender Name and Address<br>Castroville State Bank<br>P.O. Box 519<br>502 Paris St.<br>Castroville, TX 78009 |
| Subject Property Address     | Lender Contact<br>Loan Dept.  |
|                              | Lender Phone No. (830)931-2201  |
| Loan Number                  | Date  |

## Borrower Authorization

I hereby authorize the Lender to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender obtains is only to be used in the processing of my application for a mortgage loan.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

- The Borrower and/or Co-Borrower have applied for a HUD/FHA loan. The following "NOTICE TO BORROWERS" is required for HUD/FHA loan applications using the blanket authorization form.

*NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.*

*Regulation B Notice of Intent to Apply for Joint Credit*

*Lender*  
CASTROVILLE STATE BANK  
P.D. BOX 519  
CASTROVILLE, TX 78009

*Applicant*  
CASTROVILLE, TX 78009

|                |       |
|----------------|-------|
| Date           | _____ |
| Account Number | _____ |

**Notice**

We intend to apply for joint credit.

**Acknowledgment**

By signing below, we acknowledge the intention to apply for joint credit on today's date.

X \_\_\_\_\_

X \_\_\_\_\_

X \_\_\_\_\_

X \_\_\_\_\_



## CASTROVILLE STATE BANK

### ELECTRONIC MORTGAGE LOAN DISCLOSURE AGREEMENT

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By accepting the "Castroville State Bank Electronic Signature Mortgage Loan Disclosure Agreement", you consent and agree that the Castroville State Bank may provide you disclosures related to your current mortgage loan electronically. 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 Castroville State Bank, and the words "you" and "your" mean you, the individual(s) or entity identified on the Mortgage Loan. As used in the Disclosure, "Account" means the account you have with us.

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#### Disclosures and Notices Provided in Electronic Form

- You agree that we may provide you with any disclosures related to your current mortgage in electronic format, 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 Castroville State Bank at:

Castroville State Bank  
PO Box 519  
Castroville, TX 78009  
Castroville, TX 78009  
(830) 931-2201  
mortgage@castrovillestatebank.com

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#### 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 (PC: Pentium 120 Hhz or higher/Macintosh, Power Mac 9500, Power PC 604 processor: 120-MHz Base or higher), 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:** Castroville State Bank is not responsible for any electronic virus or viruses a customer may encounter. It is the Bank's recommendation for the customer to perform routine scans for your PC by using a virus protection product.

**How to Cancel Electronic Disclosure Consent**

- You may withdraw your consent to receive account information at any time in electronic form by:
  1. Calling Castroville State Bank at either 830-538-2201 or 830-931-2201
  2. Contacting your Account officer at the main office of Castroville State Bank or the branch location.

**Termination / Changes**

- Castroville State Bank 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.

**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 one another by electronic means.

- Yes, I/we consent to receive legal disclosures electronically and to the terms and conditions listed above.
- No, I/we do not consent to receive legal disclosures electronically and to the terms and conditions listed above.

Signature: \_\_\_\_\_ Signature \_\_\_\_\_

**Customer Contact Information:**

Full Name(s): \_\_\_\_\_

Email Address: \_\_\_\_\_

Contact Number: \_\_\_\_\_

For Castroville State Bank Office Use Only:

|                     |             |
|---------------------|-------------|
| Received By: _____  | Date: _____ |
| Processed By: _____ | Date: _____ |

# REQUEST FOR INFORMATION FOR GOVERNMENT MONITORING PURPOSES

|   |  |   |
|---|--|---|
| Castroville State Bank<br>502 Paris Street<br>Castroville, TX 78009<br><br><p style="text-align: center;">LENDER NAME AND ADDRESS</p> | <br><br><br><br><br><br><br><br><br><br><p style="text-align: center;">BORROWER NAME AND ADDRESS</p> | Date of Credit Application _____<br><br>Date: _____ |
|---|--|---|

Dear Applicant(s):

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. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

**APPLICANT:**

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

**CO-APPLICANT:**

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

Please return this form to the lender at the address listed above.

Castroville State Bank

Lender Name: \_\_\_\_\_

Borrower Name: \_\_\_\_\_

Property Address: \_\_\_\_\_

Date: \_\_\_\_\_

**BORROWER'S CONSENT TO THE USE OF  
TAX RETURN INFORMATION**

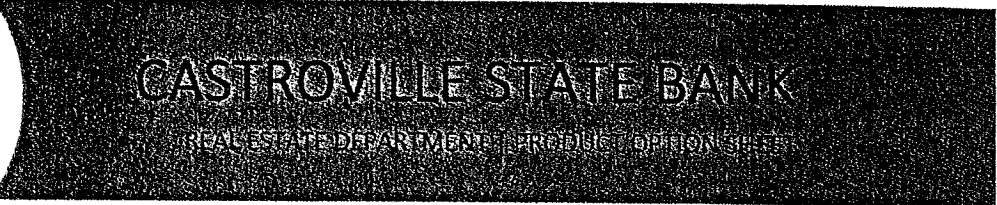
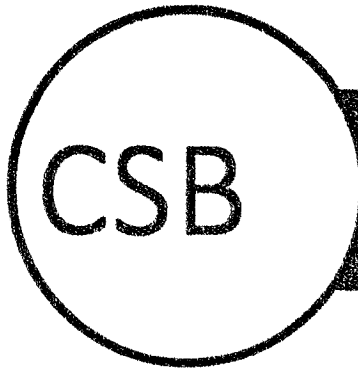
I/We understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of: (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The term Lender as used herein includes the Lender's affiliates, agents, service providers, and any of the aforementioned parties' successors and assigns. The term Other Loan Participants as used herein includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties, and any of the aforementioned parties' successors and assigns.

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_



**CSB**

502 Paris Street  
Castroville, TX, 78009  
830-931-2201

**REAL ESTATE PRODUCTS**

**PRODUCT SELECTION SHEET**

**Portfolio:**

- Closings can occur within 20-30 days
- Max Term of loan is 15 years
- Minimum down payment 15-20%
- Maximum Loan-to-Value 85%
- Servicing remains with CSB

**Secondary:**

- Closings can occur within 30-45 days.
- Max Term of loan is 30 years
- Minimum down payment 3-20 %
- Maximum Loan-to-Value 97%
- Servicing sold to Investors

Both products available are applicable to Residential Mortgages only.

Neither of the loan options presented have pre-payment penalties.

The rates associated with all bank products are subject to Credit Approval.

**Please select the loan product that you wish to proceed with below.**

**Portfolio Loan**

**Secondary Loan Product**

**Acknowledgement below is understood that there is no obligation to proceed with either product for Loan Approval.**

\_\_\_\_\_  
Name: Date

\_\_\_\_\_  
Name: Date

# Written List of Providers

Lender

CASTROVILLE STATE BANK  
 502 Paris Street  
 Castroville, TX 78009

Applicant

Date Issued: \_\_\_\_\_

Loan ID #: \_\_\_\_\_

## Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

### Service Provider List

You can select these providers or shop for your own providers.

| Service                          | Provider We Identified       | Contact Information  |
|----------------------------------|------------------------------|--|
| Title - Administrative Fee       | Stewart Title of San Antonio | Stewart Title<br>115 CR 4718<br>Castroville, TX 78009<br>tanya.holzhaus@stewart.com<br>(830) 931 - 3421  |
| Title - Closing                  |                              |  |
| Title - Courier                  |                              |  |
| Title - Lender's Title Insurance |                              |  |
| Title - Lender's Title Insurance |                              |  |
| Title - Processing               |                              |  |
| Title - Tax Service              |                              |  |
| Survey                           | Charles Rothe & Associates   | Charles Rothe & Associates<br>PO Box 426<br>Hondo, TX 78861<br>cwrothe@rothe-inc.com<br>(830) 426 - 3006 |

The listing of a service provider does not constitute an endorsement by Lender.

# CASTROVILLE STATE BANK

To assure the continued privacy and confidentiality of your personal financial information, Castroville State Bank observes these practices and procedures:

## Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and,
- Information we receive from a consumer reporting agency.

## Information We Disclose

We do not disclose any nonpublic personal information about our customers and former customers to affiliates or nonaffiliated third parties except as permitted by law.

## Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

Customers and members of the public may receive copies of this notice of privacy practice by contacting:

**Compliance Department  
Castroville State Bank  
P. O. Box 519  
Castroville, Texas 78009**

**Notice:** The Castroville State Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any Consumer wishing to file a complaint against the Castroville State Bank should contact the Texas Department of Banking through one of the means indicated below:

In Person or U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294  
Phone No.: 877/276-5554; Fax No.: 512/475-1313  
E-mail: [consumer.complaints@banking.state.tx.us](mailto:consumer.complaints@banking.state.tx.us)  
Website: [www.banking.state.tx.us](http://www.banking.state.tx.us)