



It is our privilege to consider all requests for credit made with Citizens State Bank. To help our bank comply with the Real Estate Settlement Procedures Act, the Truth In Lending Act, other laws and regulations, and sound lending practices, the following statement accompanies our real estate loan applications. Thank you for your assistance and for your interest in financing with Citizens State Bank.

To receive a LOAN ESTIMATE for an owner-occupied 1-4 family mortgage loan, we need the following elements from you:

- Your name,
- your income,
- your social security number to obtain a credit report (or other unique identifier if you have no social security number),
- the property address,
- an estimate of the value of the property, and
- the mortgage loan amount sought

To proceed with a loan application based on the LOAN ESTIMATE, 1) sign and return the Notice of Intent to Proceed with Loan Application (NIPLA) we provide with the LOAN ESTIMATE, 2) submit a Real Estate loan application that is completed in detail and includes the following additional information. Note that the terms disclosed in the LOAN ESTIMATE are subject to change based on verification of the elements you provided to receive the LOAN ESTIMATE.

FOR APPLICATIONS SUBMITTED BY INDIVIDUALS

- A copy of the government issued photo ID for each applicant.
- If you are an employee on a company’s (or another person’s) payroll:
 - Paystubs covering the most recent 30 days that show year-to-date income, and
 - W-2s for the previous two years.
- If you are self-employed:
 - Copies of all pages of your signed and dated IRS tax returns for the previous three years.
- If you have other income you wish to disclose and be used to qualify you for credit, submit verification of this income:
 - Child support – submit a copy of your divorce decree (or other order for child support payments) along with verification that the child support payments were received for the previous year.
 - Rental or other income – submit verification of income by providing copies of all pages of your signed and dated IRS tax returns for the previous three years.
 - Retirement income – most current award letter or similar documentation.
- Written explanation of bankruptcy, judgments, charge offs, collections, or late payments.
- Copies of your most recent bank and investment account statements (include item copies). All of the copies should cover the same time period.
- Documentation that you have the funds to pay your down payment and your portion of the closing costs if this is not verifiable by reviewing your bank and investment account statements.
- If your request 1) exceeds \$250,000 for an owner-occupied property, or 2) exceeds \$100,000 for all other property types, submit your personal financial statement (blank forms available upon request) including:
 - balance sheet,
 - cash flow statement, and
 - copies of all pages of your signed and dated IRS tax returns for the previous three years.

FOR APPLICATIONS SUBMITTED BY NON-INDIVIDUALS

- Balance sheet, income statement, cash flow statement, and copies of all pages of your signed and dated IRS tax returns for the previous three years.
- Copies of your most recent bank and investment account statements (include item copies). All of the copies should cover the same time period.
- For corporations, also submit a complete copy of your articles of incorporation, by-laws, certificate of incorporation, and a resolution authorizing specific officer(s) to submit this application.
- For limited liability companies, also submit a complete copy of your company regulations, certificate of organization, and a resolution or minutes of the meeting authorizing specific officer(s) to submit this application.
- For partnerships, also submit a complete copy of your partnership agreement.
- For trusts, also submit a complete copy of your trust agreement.

**OTHER ITEMS MAY BE REQUESTED AFTER YOUR APPLICATION IS ACCEPTED.
 UPDATED INFORMATION IS OFTEN REQUESTED PERIODICALLY THROUGHOUT THE LIFE OF YOUR LOAN.**

| Nationwide Mortgage Licensing System Roster – Institution ID 772843 | | | | | | | | | |
|---|------------|------------|---------|-----------|------------|---------|-----------|-------------|------------|
| Additional information available online at mortgage.nationwidelicingsystem.org | | | | | | | | | |
| ID | Last Name | First Name | ID | Last Name | First Name | ID | Last Name | First Name | First Name |
| 333056 | Shiflett | Marianne | 793659 | Lewis | Justin | 1169483 | Schwarze | Blake | |
| 793648 | See | Randall | 793660 | Junek | Daniel | 1434091 | Weiss | Paul | |
| 793649 | Bosse | Edmund | 793664 | Fletcher | Cory | 1623107 | Sandoval | Justin | |
| 793651 | Tietjen | Timothy | 793665 | Smith | John | 1746560 | Moses | Deonna | |
| 793654 | Hildebrand | Deborah | 793667 | Fletcher | Aaron | 1800895 | Burns | Bobbi Jo | |
| 793655 | Griffin | Dennis | 793668 | Novosad | Cody | 1884785 | Cangelosi | Christopher | |
| 793657 | Bentke | Michael | 1020389 | Stolz | Matthew | | | | |

REAL ESTATE LOAN APPLICATION

VACANT LOT - INTERIM CONSTRUCTION - COMMERCIAL - AGRICULTURAL

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 _____ Email Address _____

| I. TYPE OF MORTGAGE AND TERMS OF LOAN | | | | | |
|---------------------------------------|---------------------------------------|---|---------------------------|-------------------------------------|--|
| Mortgage Applied for: | <input type="checkbox"/> Conventional | <input type="checkbox"/> Other (explain): | Agency Case Number | Lender Case Number | |
| Amount \$ | Interest Rate % | No. of Months | Amortization Type: | <input type="checkbox"/> Fixed Rate | Other <input type="checkbox"/> ARM (type): |

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

| | | |
|---|---|-------------------|
| 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"/> Construction <input type="checkbox"/> Other (explain): | Property will be: |
| | <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent | |

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) |
| | \$ | \$ | \$ | \$ | \$ |

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: |
| | | <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) |
| Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) | | |

III. BORROWER INFORMATION

| Borrower | | Co-Borrower | |
|---|------------------------------|---|-------------|
| 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 |
| | | | |
| <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) | | Dependents (not listed by Co-Borrower) | |
| <input type="checkbox"/> Separated | | no. | ages |
| Present Address (street, city, state, ZIP) | | Present Address (street, city, state, ZIP) | |
| <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | | <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs. | |
| 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) | <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. |
|---|---|---|---|

IV. EMPLOYMENT INFORMATION

| Borrower | | Co-Borrower | |
|---|----------------------------------|---|----------------------------------|
| Name & Address of Employer | | Name & Address of Employer | |
| <input type="checkbox"/> Self Employed | | <input type="checkbox"/> Self Employed | |
| Yrs. on this job | | Yrs. on this job | |
| Yrs. employed in this line of work/profession | | 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: | | |
| Total | \$ | \$ | \$ | Total | \$ | \$ |

* 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-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

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

VI. ASSETS AND LIABILITIES (cont'd)

| | | | | |
|--|-----------|---|---------------------------|-----------------------------|
| Acct. no. | \$ | Name and address of Company | \$ Monthly Payment Amount | \$ |
| Name and address of Bank, S&L, or Credit Union | | | # of Months left to Pay | |
| Acct. no. | | | | |
| Acct. no. | \$ | Name and address of Company | \$ Monthly Payment Amount | \$ |
| Stocks & Bonds (Company name/ number & description) | \$ | | # of Months left to Pay | |
| Acct. no. | | | | |
| Life insurance net cash value | \$ | Name and address of Company | \$ Monthly Payment Amount | \$ |
| 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) | \$ | Acct. no. | | |
| 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 Monthly Payments | \$ | |
| Total Assets a. | \$ | Net Worth (a minus 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 | | | | |
|---|----|---|--------------------------|--------------------------|--------------------------|--------------------------|
| a. Purchase price | \$ | If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (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.) | Borrower | | Co-Borrower | |
| b. Alterations, improvements, repairs | | | Yes | No | Yes | No |
| c. Land (if acquired separately) | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Refinance (incl. debts to be paid off) | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Estimated prepaid items | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Estimated closing costs | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| g. PMI, MIP, Funding Fee | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Discount (if Borrower will pay) | | | | | | |
| i. Total costs (add items a through h) | | | | | | |

CSB 2/19 Not for Freddie Mac or Fannie Mae use

| VII. DETAILS OF TRANSACTION | | VIII. DECLARATIONS | | | |
|---|--|---|--------------------------|--------------------------|--------------------------|
| | | Borrower | | Co-Borrower | |
| | | Yes | No | Yes | No |
| j. Subordinate financing ENTER AMT OR 0.00 | | f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question. | | | |
| k. Borrower's closing costs paid by Seller | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Other Credits (explain) | | g. Are you obligated to pay alimony, child support, or separate maintenance? | | | |
| | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | h. Is any part of the down payment borrowed? | | | |
| | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed) | | i. Are you a co-maker or endorser on a note? | | | |
| | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | j. Are you a U.S. citizen? | | | |
| | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| n. PMI, MIP, Funding Fee financed | | k. Are you a permanent resident alien? | | | |
| | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. | | | |
| | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| o. Loan amount (add m & n) | | m. Have you had an ownership interest in a property in the last three years? | | | |
| | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? | | | |
| | | (2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? | | | |
| | | _____ | _____ | _____ | _____ |
| | | _____ | _____ | _____ | _____ |
| p. Cash from/to Borrower (subtract j, k, l & o from i) | | | | | |

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.

Acknowledgement. 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 | Date | Co-Borrower's Signature | Date |
| X | | X | |

To be Completed by Loan Originator:

This information was provided: In a face-to-face interview In a telephone interview By the applicant and submitted by fax or mail By the applicant and submitted via e-mail or the Internet

| | |
|--|-------------------------------------|
| Loan Originator's Signature | Date |
| X | |
| Loan Originator's Name (print or type) | Loan Originator Identifier |
| | |
| Loan Origination Company's Name | Loan Origination Company Identifier |
| Citizens State Bank | 772843 |
| | Loan Origination Company's Address |
| | PO Box 518, Somerville TX 77879 |

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the 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 X | Date | Co-Borrower's Signature X | Date |
|----------------------------------|------|-------------------------------------|------|