



AMERICAN NATIONAL BANK

TEXAS HOME EQUITY APPLICATION

APPLYING FOR (Check only the product(s) you are applying for)

Purpose: Home Equity Loan, Home Equity Line of Credit, Amount Requested, Home Equity Loan Term Requested, Any other Home Equity loan or line within last 12 months?

Use of Proceeds: Debt Consolidation, Refinance, Education, Purchase Goods & Services, Other

Please indicate the portion of your total requested loan that will be used for the Other purpose: \$

Debts to be consolidated: Creditor, Amount

PROPERTY DESCRIPTION

Property Address (Street/City/State/Zip), Legal Description

This property is my: Primary Residence, Second/Vacation Home, Ag Exempt, Title is held in what name(s):

Type of Property: Single Family Detached, 2-4 Unit (Duplex-Fourplex), Condominium, PUD (Planned Unit Development), Estimated Property Value, Property Tax Assessed Value, Number of Acres on Property, Year Acquired, Year Built

Homeowner's Insurance Company (Name/City/State), Mortgage Company (1st Lien), Monthly Payment, Total Amount Owed

Insurance Agent Name, Insurance Agent Phone, Mortgage Company (2nd Lien), Monthly Payment, Total Amount Owed

APPLICANT & CO-APPLICANT INFORMATION

Please check the appropriate box applying for: Joint Credit, Individual Credit

Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for determining creditworthiness.

APPLICANT and CO-APPLICANT information forms including Name, MI, Last Name, Jr/Sr/Maiden Name, Date of Birth, Social Security Number, Driver's License Number, Present Street Address, Time at Residence, City/State/Zip, Mailing Address, Home Phone, Work Phone, Best Time to Call, Best Place to Call, Email Address, Name of Employer, Time in Position, Yrs, Mos, Employer Address, Employer Phone Number, Occupation, Yrs. In Profession, Name of Previous Employer, Time In Position, Yrs, Mos, Self Employed?, Gross Monthly Income, Other Income Per Month, Source of Other Income, Have you been declared bankrupt in the past 7 years?

Name of Nearest Relative not living with you, Relationship

Address of Nearest Relative: Street, City, State, Zip, Phone Number

Where do you bank? ANB, None, Accounts: Checking, Savings, CD/Investment, Loan, Other

Previous Loans with ANB? Yes, No, ANB account number to be debited for auto payment:

NOTICE - APPRAISAL COPY: You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, give us the following information: Loan or application number (if known), date of application, names(s) of loan applicant(s), property address, and current mailing address.

I certify that everything I have stated in this application and on any attachment is correct. You may keep this application whether or not it is approved. By signing below, I authorize you to check my credit and employment history, to have a consumer credit report prepared on me for the purpose of evaluating this application for credit, and to answer questions others may ask you about my credit record with you. I understand that I must update this credit information at your request and if my financial condition changes.

CERTIFICATION, AUTHORIZATION & CONSENT

I certify that all of the information provided in or in connection with this application including lien holder information is complete and correct. I authorize American National Bank to obtain any information necessary to process this application and authorize any person or credit reporting agency to complete or furnish to you any information it may have or obtain in response to your credit inquiries. I understand you will retain this application and all other information you receive whether or not it is approved, and may use this information to determine my eligibility for other products or services. Credit information included on or with this application may be shared with other American National Bank affiliates. If you do not want this information to be shared, please write to us at American National Bank, P.O. Box 40, Terrell, TX 75160.

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

If this is a refinance, please complete information on back.