

Documents needed to process mortgage loans:

- Copies of most recent W-2 statements
- Copies of your most recent pay stubs for the most recent month
- Copy of most recent monthly bank statements for checking and savings accounts
- IF SELF EMPLOYED: Copy of most recent Federal tax
- Copies of retirement (401K, etc) or brokerage account statements
- Copy of your current driver license or a picture identification
- REFINANCE:
 - Copy of deed or legal description
 - Copy of survey, if available
 - Copy of your current homeowners insurance policy
 - Copy of your owners title insurance policy, if available
- PURCHASE Transactions: Original sales contract

For THDA Mortgages:

- Federal income tax return for the past year
- Residence must be verified for the past three (3) years

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 _____

| I. TYPE OF MORTGAGE AND TERMS OF LOAN | | | | | | | | | | |
|---------------------------------------|--------------------------|-----|--------------------------|----------------------------|--------------------------|-----------------|--------------------------|--------------------|--------------------------|-----------------|
| Mortgage Applied for: | <input type="checkbox"/> | VA | <input type="checkbox"/> | Conventional | <input type="checkbox"/> | Other (explain) | Agency Case Number | Lender Case Number | | |
| | <input type="checkbox"/> | FHA | <input type="checkbox"/> | USDA/Rural Housing Service | | | | | | |
| Amount | Interest Rate | | No. of Months | | Amortization Type: | | <input type="checkbox"/> | Fixed Rate | <input type="checkbox"/> | Other (explain) |
| \$ | % | | | | | | <input type="checkbox"/> | GPM | <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 | | | <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) | | | | | | | |
| | \$ | \$ | \$ | \$ | \$ | | | | | | | |
| 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 | | | | |
| Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) | | | | | | | | <input type="checkbox"/> Leasehold (show expiration date) | | | | |

| 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 | | 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"/> | Married | <input type="checkbox"/> | Unmarried (include single, divorced, widowed) | Dependents (not listed by Borrower) |
| <input type="checkbox"/> | Separated | | | no _____ ages | <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) | | | | | Former 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 | | | | |

| 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 | | | | | Position/Title/Type of Business | | | | |
| Business Phone (incl. area code) | | | | | 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: | | | | | | | | | |
| Name & Address of Employer | | | | | Name & Address of Employer | | | | |
| <input type="checkbox"/> Self Employed | | | | | <input type="checkbox"/> Self Employed | | | | |
| Dates (from - to) | | | | | Dates (from - to) | | | | |
| Monthly Income | | | | | Monthly Income | | | | |
| \$ | | | | | \$ | | | | |
| Position/Title/Type of Business | | | | | Position/Title/Type of Business | | | | |
| Business Phone (incl. area code) | | | | | Business Phone (incl. area code) | | | | |
| Name & Address of Employer | | | | | Name & Address of Employer | | | | |
| <input type="checkbox"/> Self Employed | | | | | <input type="checkbox"/> Self Employed | | | | |
| Dates (from - to) | | | | | Dates (from - to) | | | | |
| Monthly Income | | | | | Monthly Income | | | | |
| \$ | | | | | \$ | | | | |
| Position/Title/Type of Business | | | | | Position/Title/Type of Business | | | | |
| Business Phone (incl. area code) | | | | | 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 | | \$ | | Monthly Payment & Months Left to Pay | Unpaid Balance |
| Cash deposit toward purchase held by | | \$ | | | |
| <i>List checking and savings accounts below</i> | | | LIABILITIES | | |
| 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. | | |
| 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 | \$ |
| Life insurance net cash value | \$ | | | | |
| Face amount \$ | | | | | |
| Subtotal Liquid Assets | \$ | | | | |
| Real estate owned (enter market value from schedule of real estate owned) | \$ | | Name and address of Company | \$ Payment/Months | \$ |
| Vested interest in retirement fund | \$ | | | | |
| Net worth of business(es) owned (attach financial statement) | \$ | | | | |
| Automobiles owned (make and year) | \$ | | Name and address of Company | \$ Payment/Months | \$ |
| | | | | | |
| Other Assets (itemize) | \$ | | Alimony/Child Support/Separate Maintenance Payments Owed to | \$ | |
| | | | Job-Related Expense (child care, union dues, etc) | \$ | |
| | | | Total Monthly Payments | \$ | |
| Total Assets a. | \$ | | Net Worth (a minus b) | \$ | Total Liabilities b. \$ |

VI. ASSETS AND LIABILITIES (cont'd)

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 | \$ | <p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <p>a Are there any outstanding judgments against you?</p> <p>b Have you been declared bankrupt within the past 7 years?</p> <p>c Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</p> <p>d Are you a party to a lawsuit?</p> <p>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.)</p> <p>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.</p> <p>g Are you obligated to pay alimony, child support, or separate maintenance?</p> <p>h Is any part of the down payment borrowed?</p> <p>i Are you a co-maker or endorser on a note?</p> <p>j Are you a U.S. citizen?</p> <p>k Are you a permanent resident alien?</p> <p>l Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.</p> <p>m Have you had an ownership interest in a property in the last three years? (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> | <p>Borrower</p> <p>Yes No</p> | | <p>Co-Borrower</p> <p>Yes No</p> | |
| b Alterations, improvements, repairs | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 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) | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| i Total costs (add items a through h) | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| j Subordinate financing | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| k Borrower's closing costs paid by Seller | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l Other Credits (explain) | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| m Loan amount (exclude PMI, MIP, Funding Fee financed) | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| n PMI, MIP, Funding Fee financed | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| o Loan amount (add m & n) | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |
| p Cash from/to Borrower (subtract j, k, l & o from i) | | <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.

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 | |

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.)

| BORROWER | | | | CO-BORROWER | | | |
|---|--|---|--|---|--|---|--|
| I do not wish to furnish this information | | | | I do not wish to furnish this information | | | |
| Ethnicity: | <input type="checkbox"/> Hispanic or Latino | <input type="checkbox"/> Not Hispanic or Latino | | Ethnicity: | <input type="checkbox"/> Hispanic or Latino | <input type="checkbox"/> Not Hispanic or Latino | |
| Race: | <input type="checkbox"/> American Indian or Alaska Native | <input type="checkbox"/> Asian | <input type="checkbox"/> Black or African American | Race: | <input type="checkbox"/> American Indian or Alaska Native | <input type="checkbox"/> Asian | <input type="checkbox"/> Black or African American |
| | <input type="checkbox"/> Native Hawaiian or Other Pacific Islander | <input type="checkbox"/> White | | | <input type="checkbox"/> Native Hawaiian or Other Pacific Islander | <input type="checkbox"/> White | |
| Sex: | <input type="checkbox"/> Female | <input type="checkbox"/> Male | | Sex: | <input type="checkbox"/> Female | <input type="checkbox"/> Male | |

| | | |
|--|---|---|
| To be Completed by Interviewer This application was taken by <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet | Interviewer's Name (print or type) | Name and Address of Interviewer's Employer <p align="center">TRISTAR BANK 719 EAST COLLEGE STREET DICKSON, TN 37055</p> |
| | Interviewer's Signature Date | |
| | Interviewer's Phone Number (incl area code) | |

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 | Date | Co-Borrower's Signature | Date |
| X _____ | | X _____ | |

Your Financial Privacy at TriStar Bank

Protecting your privacy is important to TriStar Bank and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all TriStar Bank employees for collection, use, retention and security of personal information.

What Information We Collect

We may collect "*nonpublic personal information*" about you from the following sources:

- Information we receive from you on applications or other loan and account forms
- Information about your transactions with us or others
- Information we receive from third parties such as credit bureaus

"*Nonpublic personal information*" is non-public information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history and overdraft history.

What Information We Disclose

We are permitted under law to disclose nonpublic personal information about you to other **non-affiliated** third parties in certain circumstances. For example, we may disclose nonpublic information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas and to credit bureaus. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

Our Security Procedures

We also take steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. Employees who violate these standards will be subject to disciplinary measures. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information. You should also be aware that the bank has designated a security officer whose duties include physical security, information security, and investigation of criminal activity. The security officer helps ensure that the unauthorized access to personal information by employees is a violation of bank policy. You may reach our security officer to telephoning us at (615) 446-7100.

***We reserve the right to change this policy at any time by posting a new privacy policy.*

Legal Process Notice

We may accept and act on any legal process that we believe to be valid without any liability by us to you, whether served in person, by mail or by facsimile transmission at any of our offices. "Legal process" includes a subpoena, restraining order, injunction, writ of attachment or execution, levy, garnishment, tax withholding order, search warrant, forfeiture or other similar order or filing relating to your account. You agree to reimburse us for any and all fees and expenses we incur in connection with any legal process relating to your account, to include costs associated with research and copying of documents, and any attorneys' fees we incur relating in any way thereto. The foregoing shall include attorneys' fees associated with any defense or response we may make before any court, department, or regulatory agency. We may deduct these fees and expenses from any of your accounts or add them to the principal balance of your note(s) without prior notice to you. Any garnishment, attachment or other levy against your account is subject to our right of setoff and any security interest we have in the account. If a bankruptcy or similar proceeding is filed by or against any owner, guarantor, or signer we can place an administrative hold on part or all of the balance while we seek to have the automatic stay lifted.

Customer Signature and Date

Customer Signature and Date

DISCLOSURE NOTICES

TriStar Bank

719 E. College St.

Dickson, TN 37055

APPLICANT:

PROPERTY:

FLOOD INSURANCE DISCLOSURE

A flood zone determination on the above referenced property has not been made at this time. A flood certification will be completed during the processing of your loan. If the flood certification reflects that the subject property is within a special flood hazard area, flood insurance will be required. If the subject property is partially within a Special Flood Hazard Area, a survey showing the insurable improvements will be required. Final determination rest with the flood certification agency.

If flood insurance is required, you must provide the following items at the closing of your loan:

- 1) copy of application for flood insurance
- 2) paid receipt for first year's insurance premium

If flood insurance is not required at this time, please be advised that, if at any time in the future, the subject property is determined to be in a flood hazard zone, you will be required to obtain flood insurance through a licensed property insurance agent or broker in good standing.

RIGHT TO RECEIVE COPY OF APPRAISAL

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 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, name(s) of loan applicant(s), property address, and your current mailing address.

FAIR CREDIT REPORTING ACT

The Fair Credit Reporting Act requires the Lender to advise you that: (A) An investigation will be made as to your credit standing, character and general reputation; (B) The nature and scope of any investigation will be furnished you upon written request within a reasonable time; (C) In the event of denied credit due to an unfavorable consumer report, you will be advised as to the Consumer Reporting Agency making such report, and/or to your right to request, within sixty (60) days, reasons for the adverse action.

In order to ascertain our credit situation, I/we hereby authorize TriStar Bank to forward a copy of our loan application form to a commercial credit reporting agency in seeking a credit report.

RIGHT TO FINANCIAL PRIVACY

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development and/or Veterans Administration Loan Guaranty Service and/or Division of the Department of Agriculture, has right to access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction with be available to the Department of Housing and Urban Development and/or Veterans Administration Loan Guaranty Service or Division of the Department of Agriculture without further notice of authorization, but will not be disclosed or released to another government agency or department without your consent, except as required or permitted by law.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, sex, national origin, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicants 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 the law concerning this creditor is the Federal Deposit Insurance Corporation, Washington, D.C. 20219.

HUD SETTLEMENT BOOKLET

This is to advise that I/we have received a copy of the HUD Settlement Booklet (Buying Your Home) explaining the closing cost of the home mortgage loan for which I/we have made an application.

If applicable, I/we have been given the Consumer Handbook on Adjustable Rate Mortgages.

ORIGINATION FEE

Each inquirer seeking information has the right to file a written loan application. If a written application is filed with TriStar Bank and a credit package processed, TriStar Bank reserves the right to charge a 1% origination fee to the borrower if the borrower should request a transfer of his credit package to another lender.

FEES COLLECTED AT THE TIME OF APPLICATION

We have collected \$ _____ for payment of credit report, appraisal fee and/or other costs. If the actual cost is in excess of this amount, the party responsible for payment will be asked to pay the difference. If the amount is less the party responsible will be refunded the amount of the overage. All fees collected are held in a trust fund awaiting invoices.

FAIR CREDIT REPORTING ACT NOTICE

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

I (We) have read this disclosure form and fully understand its contents, as evidenced by my/our signatures below.

Date

Borrower:

Co-Borrower:

LENDER

TriStar Bank
College Street Branch
719 East College Street
Dickson, TN 37055

CREDIT APPLICATION INSURANCE DISCLOSURE

Name of Applicant(s)

You have applied for a loan with Lender. In connection with your application, Lender may solicit, offer or sell you an insurance product or annuity. This notice is given to advise you of information related to any insurance product or annuity that is offered, solicited or sold in connection with your loan application and available on a voluntary basis through the Lender. **PLEASE READ CAREFULLY BEFORE SIGNING THIS NOTICE.**

THE PURCHASE OF ANY INSURANCE PRODUCT OR ANNUITY THROUGH THE LENDER IN CONNECTION WITH AN EXTENSION OF CREDIT IS NOT REQUIRED. IT IS STRICTLY VOLUNTARY AND IS NOT A FACTOR IN OBTAINING CREDIT. FOR EXAMPLE:

THE LENDER MAY NOT CONDITION A LOAN OR OTHER EXTENSION OF CREDIT ON EITHER:

- 1. YOUR PURCHASE OF AN INSURANCE PRODUCT OR ANNUITY FROM THE LENDER OR ANY OF ITS AFFILIATES, OR**
- 2. YOUR AGREEMENT NOT TO OBTAIN, OR PROHIBITION BY US AGAINST YOU OBTAINING AN INSURANCE PRODUCT OR ANNUITY FROM AN ENTITY NOT AFFILIATED WITH THE LENDER.**

BY SIGNING THIS DOCUMENT, YOU ACKNOWLEDGE THAT YOU HAVE RECEIVED AN ORAL DISCLOSURE OF THE DISCLOSURES CONTAINED IN THIS NOTICE AND THAT YOU HAVE BEEN FURNISHED WITH A COPY OF THIS NOTICE AND UNDERSTAND ITS TERMS.

(APPLICANT) (Date) (APPLICANT) (Date)

(APPLICANT) (Date) (APPLICANT) (Date)

For Telephone Applications Only:

As an authorized representative of Lender, I confirm that I have made the above Credit Application Insurance Disclosures orally to the Applicant(s) and that the receipt of the oral disclosures were acknowledged orally by the Applicant(s). I also confirm that I have mailed to the Applicant(s) the above Credit Application Insurance Disclosures within three (3) days beginning the first business day after the application is taken, excluding Sunday and federal public holidays.

TriStar Bank

Authorized Representative

Date:

Regulation B Notice of Intent to Apply for Joint Credit

Lender: TriStar Bank
719 East College Street
Dickson, TN 37055
(615) 446-7100

Applicant

Date:
Account number:

Notice:

You intend to apply for joint credit.

Acknowledgment

You acknowledge receipt of a copy of this notice on today's date.

X _____

X _____

X _____

X _____

SERVICING DISCLOSURE STATEMENT

Lender

Borrower

Date

Loan Number

Property Address

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

- We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

By signing below, I/we acknowledge receiving a copy of this disclosure.

Applicant

Date

Applicant

Date

Applicant

Date

Applicant

Date