

# 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 <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): _____
<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"/> Construction <input type="checkbox"/> Other (explain): _____ Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	
<b>Complete this line if construction or construction-permanent loan.</b>	
Year Lot Acquired _____	Original Cost \$ _____
Amount Existing Liens \$ _____	(a) Present Value of Lot \$ _____
	(b) Cost of Improvements \$ _____
	Total (a + b) \$ _____
<b>Complete this line if this is a refinance loan.</b>	
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 _____
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____	
Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) _____	

Borrower	Co-Borrower
<b>III. BORROWER INFORMATION</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 _____
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) _____	Dependents (not listed by Co-Borrower) no. _____ ages _____
<input type="checkbox"/> Separated _____	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) _____
<input type="checkbox"/> Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	<input type="checkbox"/> 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 _____
<b>If residing at present address for less than two years, complete the following:</b>	
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. _____

Borrower	Co-Borrower
<b>IV. EMPLOYMENT INFORMATION</b>	
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <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) _____
<b>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</b>	
Name & Address of Employer _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <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 _____ <input type="checkbox"/> Self Employed	Name & Address of Employer _____ <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:		
<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-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		
Description			Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			\$ Payment/Months	\$
<b>List checking and savings accounts below</b>					
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$				
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$				
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$				
Name and address of Bank, S&L, or Credit Union					
Acct. no.	\$				
Stocks & Bonds (Company name/number description)	\$				
Life insurance net cash value	\$				
Face amount: \$					
<b>Subtotal Liquid Assets</b>	<b>\$</b>				
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)	\$				
Other Assets (itemize)	\$				
			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
			Job-Related Expense (child care, union dues, etc.)	\$	
			<b>Total Monthly Payments</b>	<b>\$</b>	
<b>Total Assets a.</b>	<b>\$</b>		<b>Net Worth (a minus b)</b>	<b>\$</b>	<b>Total Liabilities b.</b>

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

**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						
b. Alterations, improvements, repairs						
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		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"/>
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		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.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		l. <b>Do you intend to occupy the property as your primary residence?</b> 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"/>
p. Cash from/to Borrower (subtract j,k,l & o from i)		(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 -- by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				

**IX. ACKNOWLEDGMENT 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 <b>X</b>	Date	Co-Borrower's Signature <b>X</b>	Date
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**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

<b>To be Completed by Loan Originator</b>		<b>To be Completed by Co-Borrower</b>	
Borrower information was provided:		Co-Borrower information was provided:	
<input type="checkbox"/> In a face-to-face interview	<input type="checkbox"/> In a face-to-face interview	<input type="checkbox"/> In a face-to-face interview	<input type="checkbox"/> In a face-to-face interview
<input type="checkbox"/> In a telephone interview	<input type="checkbox"/> In a telephone interview	<input type="checkbox"/> In a telephone 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 by fax or mail	<input type="checkbox"/> By the applicant and submitted by fax or mail	<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	<input type="checkbox"/> By the applicant and submitted via e-mail or the internet	<input type="checkbox"/> By the applicant and submitted via e-mail or the internet	<input type="checkbox"/> By the applicant and submitted via e-mail or the internet
Loan Originator's Signature <b>X</b>	Loan Originator's Name (print or type)	Date	Loan Originator's Phone Number (including area code)
	Loan Originator Identifier		
Loan Originator Company's Name	Loan Origination Company Identifier		Loan Origination Company's Address

The purpose of collecting this information is to help ensure that all borrowers are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask borrowers for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

**Borrower:**

**Ethnicity:** Check one or more

- Hispanic or Latino
    - Mexican
    - Puerto Rican
    - Cuban
    - Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
- 

- Not Hispanic or Latino
- I do not wish to provide this information

**Race:** Check one or more

- American Indian or Alaskan Native - Print name of enrolled or principal tribe:
- 

- Asian
    - Asian Indian
    - Chinese
    - Filipino
    - Japanese
    - Korean
    - Vietnamese
    - Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:
- 

- Black or African American
  - Native Hawaiian or Other Pacific Islander
    - Native Hawaiian
    - Guamanian or Chamorro
    - Samoan
    - Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:
- 

- White
- I do not wish to provide this information

**Sex:**

- Female
- Male
- I do not wish to provide this information

**To Be Completed by Financial Institution (for an application taken in person):**

Was the ethnicity of the borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the Borrower collected on the basis of visual observation or surname?

- Yes
- No

**Co-Borrower:**

**Ethnicity:** Check one or more

- Hispanic or Latino
    - Mexican
    - Puerto Rican
    - Cuban
    - Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:
- 

- Not Hispanic or Latino
- I do not wish to provide this information

**Race:** Check one or more

- American Indian or Alaskan Native - Print name of enrolled or principal tribe:
- 

- Asian
    - Asian Indian
    - Chinese
    - Filipino
    - Japanese
    - Korean
    - Vietnamese
    - Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:
- 

- Black or African American
  - Native Hawaiian or Other Pacific Islander
    - Native Hawaiian
    - Guamanian or Chamorro
    - Samoan
    - Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:
- 

- White
- I do not wish to provide this information

**Sex:**

- Female
- Male
- I do not wish to provide this information

Was the ethnicity of the co-borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the race of the co-borrower collected on the basis of visual observation or surname?

- Yes
- No

Was the sex of the co-Borrower collected on the basis of visual observation or surname?

- Yes
- No

**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**

**BUYERS' PROTECTION NOTICE**

You are hereby notified, if your loan application is approved and thereafter closed, The Bank, N.A. will obtain for its sole benefit, an attorney's title opinion, title insurance, or other written assurance as to the state of the title to the real property being financed and of its mortgage priority position. The title protection document will not provide protection to you, the buyer. You, the buyer, should seek independent advice as to whether you should obtain any additional title protection documents. In the event you desire title protection, it must be obtained by you in a timely manner to avoid undue delay of the closing under the terms of the contract of sale, if any.

**NOTICE – RIGHT TO RECEIVE COPY OF APPRAISAL**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for you own use at your own cost.

**FEDERAL NOTICE FOR SALE OF INSURANCE**

Credit Disclosure Under Federal Law, a lender may not condition an extension of credit on either:

- 1. A requirement to purchase an insurance product from the lender or any of its affiliates, or
- 2. An agreement not to obtain, or prohibition from obtaining, an insurance product from an unaffiliated entity.

Insurance Disclosure Insurance products are:

- 1. Not a deposit or other obligation of the lender or any of its affiliates.
- 2. Not guaranteed by the lender or any of its affiliates.
- 3. Not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, the lender or any of its affiliates.
- 4. May go down in value.

I/We have read this disclosure form and understand its contents as evidenced by my/our signature(s) below. I/We understand that this acknowledgement is a required part of the mortgage loan application, and hereby acknowledge receipt of a copy of the above disclosures.

\_\_\_\_\_ Date

\_\_\_\_\_ Date

# EARLY ARM DISCLOSURE STATEMENT

The Bank N.A.  
McAlester  
2nd & Carl Albert Parkway  
P.O. Box 1067  
McAlester, OK 74502

## ADJUSTABLE RATE MORTGAGE ("ARM") IMPORTANT MORTGAGE LOAN INFORMATION -- PLEASE READ CAREFULLY PROGRAM NAME: 5/5 ARM

Origination Co. NMLSR ID: 423416

If you wish to apply for an Adjustable Rate Mortgage loan (referred to in this disclosure as an "ARM") with The Bank N.A. (referred to in this disclosure as "we," "us," "our" or "Lender"), you should read the information below concerning the differences between this ARM program and other mortgage loan programs with which you may be familiar. This disclosure describes the features of the specific ARM that you are considering. Upon your request, we will provide you with information about any other Adjustable Rate Mortgage programs we offer.

**GENERAL DESCRIPTION OF AN ADJUSTABLE RATE MORTGAGE LOAN.** This loan is an Adjustable Rate Mortgage loan. The applicable interest rate may change from time to time based upon the movements of an interest rate index. This ARM program is based on the terms and conditions set forth in this disclosure and in the loan documents. We have based this disclosure on recent interest rates, index and margin values, and fees. Ask us for our current interest rate and margin.

You should read carefully this disclosure and the promissory note, deed of trust or mortgage, any riders and all other documents that you will be asked to sign if we offer an ARM to you and you accept it. This disclosure is not a contract or a loan commitment. However, the loan documents once signed will be a contract between you and us. The matters discussed in this disclosure are subject to change by us at any time without notice.

**HOW YOUR INTEREST RATE IS DETERMINED.** Your interest rate will be determined by means of an index that may change from time to time.

**The Index.** The interest rate charged under this ARM program will be based on an interest rate index (referred to in this disclosure as the "Index"). The Index is the Wall Street Journal Prime Rate. Information about this Index is available in the Wall Street Journal. If the Index is no longer available, we will choose a new index that is based upon comparable information.

**Interest Rate.** The interest rate is based on the Index value, plus a margin. A change in the Index generally will result in a change in the interest rate. The amount that your interest rate may change also may be affected by periodic interest rate change limitations and any minimum or maximum interest rate limits, as discussed below.

**Interest Rate Adjustments.** Your interest rate under this ARM program can change every fifth year. Your interest rate cannot increase or decrease more than 14.750 percentage points at each adjustment. However, under no circumstances will your interest rate exceed 21.000% per annum or go below the higher of the margin or 6.250% per annum at any time during the term of your loan.

**HOW YOUR PAYMENTS ARE DETERMINED.** Your monthly payment of principal and interest will be determined based on the interest rate, loan term, and loan balance. If your interest rate changes, your payment will be adjusted to fully amortize the loan by the end of the loan term.

**Frequency of Payment Changes.** Based on increases or decreases in the Index, payment amounts under this ARM program can change every fifth year.

**Payment Example.** Your payment may increase or decrease substantially depending on changes in the interest rate. For example, on a \$10,000, 30-year loan with an initial interest rate of 6.250% (the index rate in effect October 2017, plus a margin of 0.500%, adjusted if necessary for any minimum and maximum rates for this loan as described above), the maximum amount that the interest rate can rise under this program is 14.750 percentage points to 21.000%, and the monthly payment can rise from an initial payment of \$61.60 to a maximum of \$164.35 in the sixth year.

**Note:** To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount. (For example, the monthly payment for a mortgage amount of \$60,000 would be: \$60,000 divided by \$10,000 = 6; 6 X \$61.60 = \$369.60 monthly.)

**Adjustment Notice.** You will be notified at least 210, but no more than 240, days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan. This notice will contain information about the adjustment, including the rate, payment amount, and loan balance. You will also be notified at least 60, but no more than 120, days before the first payment at the adjusted level is due after any interest rate adjustments resulting in a corresponding payment change. This notice will contain information about the adjustment, including the interest rate, payment amount, and loan balance.

**The Bank N.A.**  
**ELECTRONIC MORTGAGE LOAN DISCLOSURE AGREEMENT**

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By accepting "The Bank N.A.'s Electronic Signature Mortgage Loan Disclosure Agreement", you consent and agree that The Bank N.A. may provide you disclosures related to your current loan, existing loans, and any loans you may wish to apply for in the future 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 Bank N.A., 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 loan, existing loans, and any loans you may wish to apply for in the future 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 The Bank N.A. at:

**The Bank N.A.**  
**P.O. Box 1067**  
**McAlester, OK 74502**  
**(918) 423-2265 ext. 7160**  
[edisclosures@thebankna.com](mailto:edisclosures@thebankna.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:** The Bank N.A. is not responsible for any electronic virus or viruses a customer may encounter. It is the Banks recommendation for the customer to perform routine scans for your PC by using a virus protection product.

### How to Cancel Electronic Disclosure Consent

- You may withdraw your consent to receive account information at any time in electronic form by:
  1. Calling The **Bank N.A.** at either **918-423-2265 ext. 7160** (toll free) or **800-259-2262 ext. 7160**
  2. Contacting your Account officer at the nearest **The Bank N.A. branch.**

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### Termination / Changes

- The **Bank N.A.** 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.

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### 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 consent to receive legal disclosures electronically and to the terms and conditions listed above.

No, I do **not** consent to receive legal disclosures electronically and to the terms and conditions listed above.

### Customer Contact Information:

Full Name: \_\_\_\_\_

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

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

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For The Bank N.A. Office Use Only:

Received By: _____	Date: _____
Processed By: _____	Date: _____

**The Bank N.A.**  
**ELECTRONIC MORTGAGE LOAN DISCLOSURE AGREEMENT**

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By accepting "The Bank N.A.'s Electronic Signature Mortgage Loan Disclosure Agreement", you consent and agree that The Bank N.A. may provide you disclosures related to your current loan, existing loans, and any loans you may wish to apply for in the future 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 Bank N.A., 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 loan, existing loans, and any loans you may wish to apply for in the future 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 The Bank N.A. at:

**The Bank N.A.**  
**P.O. Box 1067**  
**McAlester, OK 74502**  
**(918) 423-2265 ext. 7160**  
[edisclosures@thebankna.com](mailto:edisclosures@thebankna.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.

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

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

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For The Bank N.A. Office Use Only:

Received By: _____	Date: _____
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