



|                                |  |  |                                                  |  |  |                                                         |  |  |
|--------------------------------|--|--|--------------------------------------------------|--|--|---------------------------------------------------------|--|--|
| Salary, bonuses & commissions: |  |  | Mortgage/rental Payments                         |  |  | Do you have any.. Yes No                                |  |  |
| Interest/Dividend Income:      |  |  | Real Estate Taxes & Assessments:                 |  |  | Contingent Liabilities (endorser, co-maker, guarantor?) |  |  |
| Real estate income:            |  |  | Taxes- Federal, State and Local                  |  |  | Leases or Contracts?                                    |  |  |
| Other Income (List Source):    |  |  | Insurance Payments                               |  |  | Involvement in pending legal action?                    |  |  |
|                                |  |  | Other Contract Payments (Car, Charge Cards, etc) |  |  | Contested Income Tax Liens?                             |  |  |
|                                |  |  | Alimony, Child Support, Maintenance              |  |  | Other Special Debt or Circumstances                     |  |  |
|                                |  |  | Other Expenses                                   |  |  |                                                         |  |  |
| <b>Total Income</b>            |  |  | <b>Total Expenditures</b>                        |  |  | <b>Total Contingent Liabilities</b>                     |  |  |

**SCHEDULE A - U.S. GOVERNMENTS & MARKETABLE SECURITIES**

| Number of Shares or Face Value (Bonds) | Description | In Name of | Are These Pledged? | Market Value |
|----------------------------------------|-------------|------------|--------------------|--------------|
|                                        |             |            |                    |              |
|                                        |             |            |                    |              |
|                                        |             |            |                    |              |

**SCHEDULE B - NON-MARKETABLE SECURITIES**

| Number of Shares | Description | In Name Of | Are These Pledged? | Source of Value | Value |
|------------------|-------------|------------|--------------------|-----------------|-------|
|                  |             |            |                    |                 |       |

**SCHEDULE C - PARTIAL INTERESTS IN REAL ESTATE**

| Address & Type of Property | Title in Name Of | % Of Ownership | Date Acquired | Cost | Market Value | Mortgage Maturity | Mortgage Amount |
|----------------------------|------------------|----------------|---------------|------|--------------|-------------------|-----------------|
|                            |                  |                |               |      |              |                   |                 |

**SCHEDULE D - REAL ESTATE OWNED**

| Address & Type Of Property | Title in Name Of | Date Acquired | Cost | Market Value | Mortgage Maturity | Mortgage Amount |
|----------------------------|------------------|---------------|------|--------------|-------------------|-----------------|
|                            |                  |               |      |              |                   |                 |

**SCHEDULE E - LIFE INSURANCE CARRIED**

| Name of Insurance Company | Owner of Policy | Beneficiary | Face Amount | Policy Loans | Cash Surrender Value |
|---------------------------|-----------------|-------------|-------------|--------------|----------------------|
|                           |                 |             |             |              |                      |

**SCHEDULE F - BANKS OR FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED**

| Name & Address of Lender | Credit in The Name Of | Secured or Unsecured | Original Date | High Credit | Current Balance |
|--------------------------|-----------------------|----------------------|---------------|-------------|-----------------|
|                          |                       |                      |               |             |                 |

**(USE ADDITIONAL SCHEDULES IF NECESSARY)**

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

|              |       |
|--------------|-------|
| Borrower:    | Date: |
| Co-Borrower: | Date: |



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**Credit Application and Borrower's Certification**

**Type of Credit Requested**-Check the appropriate boxes below and complete the applicable section.

- secured
unsecured
individual credit - relying solely on my income or assets
individual credit - relying on my income or assets as well as income or assets from other sources
joint credit - we intend to apply for joint credit
entity owners - the undersigned understand they may be asked to co-sign or guarantee the loan being requested as they are the owners, officers or control parties for the entity.

Amount Requested Payment Due Desired Proceeds of Credit to be used for
\$
Loan Number Date of Application
Above references are for lender's use only and do not limit the applicability of this document to any particular loan or item.

CERTIFICATION

The undersigned hereby certifies the accuracy of all financial statements provided in connection with this credit application and indicates that our financial condition has not materially changed by signing below.

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AUTHORIZATIONS

- 1) (I/We) authorize the bank to perform any credit investigation necessary to verify information supplied to us by the following means:
By contacting banks or other credit sources disclosed to us to verify balance, collateral and payment history.
By requesting and obtaining a credit report from a third party Credit Reporting Agencies.
By contacting references provided.
2) (I/We) authorize the bank to report (my/our) names and information regarding this loan to Credit Reporting Agencies.
3) (I/We) understand a copy of this authorization may be mailed or faxed to (my/our) creditors as authorization to release information on (my/our) account directly to HOMEBANK and any information received will be held strictly confidential and covered under the HOMEBANK's privacy policy.
4) In the event (my/our) loan is approved, (I/we) hereby authorize the HOMEBANK to request payoff information directly from any creditor we intend to refinance with the proceeds.

Entity Name (if Applicable):

Borrower Borrower
Borrower Borrower
Guarantor/Co-signer Guarantor/Co-signer

Fees to be Collected: \$ Interest \$ Other Fees = Total to be Collected

**FACTS****WHAT DOES HOMEBANK DO  
WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons **HOMEBANK** chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information                                                                                                                                           | Does HOMEBANK share? | Can you limit this sharing? |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|-----------------------------|
| <b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                  | No                          |
| <b>For our marketing purposes—</b> to offer our products and services to you                                                                                                             | No                   | We don't share              |
| <b>For joint marketing with other financial companies</b>                                                                                                                                | No                   | We don't share              |
| <b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences                                                                               | No                   | We don't share              |
| <b>For our affiliates' everyday business purposes—</b> information about your creditworthiness                                                                                           | No                   | We don't share              |
| <b>For our affiliates to market to you</b>                                                                                                                                               | No                   | We don't share              |
| <b>For non-affiliates to market to you</b>                                                                                                                                               | No                   | We don't share              |

**Questions?**

Call us at 573-769-2001 or Toll-Free at 1-855-577-2001 or go to [www.myhomebank.bank](http://www.myhomebank.bank)

## Who we are

Who is providing this notice?

HOME**BANK**

## What we do

How does HOME**BANK** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does HOME**BANK** collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *HOME**BANK** does not share with our affiliates.*

**Non-affiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *HOME**BANK** does not share with non-affiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *HOME**BANK** does not jointly market.*



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573-769-2001  
Fax 573-769-2345

### IMPORTANT INFORMATION ABOUT THE PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of Terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

*What that means for you:* When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to copy your driver's license

Identification is for verification of identity only and will in no way be used in the loan credit process

\*\*\*Payment made by you in person, by mail or electronically Monday through Friday, will be credited on the day we receive them.

\*\*\*Payments received on Saturday will be credited on the next business day.