

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					
Total Income			Total Expenditures			Total Contingent Liabilities		

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 individual credit – relying solely on my income or assets
- unsecured 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 HOME BANK and any information received will be held strictly confidential and covered under the HOME BANK's privacy policy.
- 4) In the event (my/our) loan is approved, (I/we) hereby authorize the HOME BANK 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?**

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.

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.

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.

For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For non-affiliates to market to you	No	No

Questions?

Call us at 573-769-2001 or Toll-Free at 1-855-577-2001 or go to 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.

- *Our affiliates include companies with a common corporate identity of HOME**BANK**; financial companies such as Home Bank of California, Byron B. Webb, Inc., LaJolla Fund LLC, and others, such as The Webb Co. LLC and Maine Street Services, LLC*

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.*

Other important information

HOME**BANK** works diligently to safeguard the information you give to us. We do NOT share any information about you, except as permitted by law. We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical electronic and procedural safeguards to protect this information.



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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, prior to 5:00pm will be credited on the day we receive them

***Payments received on Friday after 5:00pm or Saturday will be credited on the next business day.