

OWNING YOUR DREAM HOME SHOULDN'T BE A HASSLE.



At Bank of St. Francisville, we know navigating the details, contracts, and red tape of homeownership is overwhelming. For over 40 years, we've helped our West Feliciana community sow deep roots.

Let us do the same for you.

- Up to 100% financing*
- As low as 3.49% Fixed Annual Percentage Rate*
-



**BANK OF
ST. FRANCISVILLE**

MEMBER FDIC

Rooted in Relationship

225.635.6397 • WWW.BSF.NET
5700 COMMERCE ST. | P.O. BOX 818 | ST. FRANCISVILLE, LA 70775



* Well qualified borrowers receive the best rate. Contact a BSF loan officer to discuss qualifications.



BANK OF ST. FRANCISVILLE

HOME PURCHASE OR REFINANCE APPLICATION CHECKLIST

We are very pleased that you have selected BSF to assist with your loan needs. To ensure a pleasant and efficient experience for you, we've created this checklist to assist in gathering all necessary documentation. Once these documents are in our hands, we can proceed with the approval process and continue our goal of helping our community and customers prosper.

When applying for a home purchase or refinance, the following information must be returned to the bank:

- Personal Financial Statement (*see attached*)
 - E-SIGN Disclosure Agreement (*see attached*)
 - Color copy of all Borrower's/Guarantor's Driver's License
 - Last two years of Borrower's Personal Tax Return with W-2's and/or last 2 years 1099s and K-1s (*3 years if self-employed*)
 - Last two years of Business Tax returns if Borrower owns 25% or more of business (*if applicable*)
 - Last two pay stubs (*must represent 30 days*)
 - Last two months of bank statements
 - Mortgage Statement (*if second mortgage*)
 - Purchase Agreement and copy of Earnest Money Check
 - Name of Attorney or Title Company you would like to use for closing
 - Copy of Homeowner's Insurance and Flood Insurance (*if applicable*)
-

*After the application process is complete there may be other items you will need to provide



BANK OF ST. FRANCISVILLE

MEMBER FDIC

CONFIDENTIAL PERSONAL FINANCIAL STATEMENT

As of: _____

Name			Spouse's Name		
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried		Date of Birth	Type of Credit (Check one) <input type="checkbox"/> Individual <input type="checkbox"/> Joint		Spouse's Date of Birth
Residence Address			Work Phone No.		Spouse's Work Phone No.
Former Address (If at Present Address Less Than Three Years)			Mailing Address (If Different From Residence)		
Employed By		How Long	Position		Applicants Social Security No.
Spouse Employed By		How Long	Position		Spouse's Social Security No.
Number of Dependents	Mobile Phone No.	Spouse's Mobile Phone No.	Email Address		Spouse's Email Address

BALANCE SHEET

Note: Please list entire value of ALL COMMUNITY ASSETS and LIABILITIES whether this application is for individual or joint credit

ASSETS			LIABILITIES & NET WORTH		
Do Not Include Assets of Doubtful Value	Separate Property	Round To Nearest Dollar	Include All Direct Liabilities	Separate Property	Round To Nearest Dollar
1. Cash in Checking			15. Notes Payable to Banks - Secured		
2. Cash in Savings			16. Notes Payable to Banks - Unsecured		
3. Other Cash			17. Notes Payable to Relatives		
4. U.S. Government Securities - See Schedule A			18. Notes Payable to Others		
5. Listed Securities - See Schedule A			19. Account and Bills Due		
6. Unlisted Securities - See Schedule A			20. Unpaid Income Tax		
7. Accounts & Notes Receivable			21. Other Unpaid Taxes and Interest		
8. Real Estate Owned - See Schedule B			22. Real Estate Mortgages Payable - See Schedule B		
9. Partial Interest in Real Estate - See Schedule C			23. Partial Interest in Real Estate Mortgages - See Schedule C		
10. Real Estate Mortgages Receivable			24. Chattel Mortgages and other Liens Payable - See Schedule E		
11. Automobile and other Personal Property			25. Other Debts - Itemize		
12. Cash Value of Life Insurance - See Schedule D					
13. Other Assets - Itemize					
			26. Total Liabilities		
			27. Net Worth		
14. Total Assets			28. Total Liabilities & Net Worth		

ANNUAL SOURCES OF INCOME			CONTINGENT LIABILITIES	
	Applicant	Spouse	<i>Include any commercial debt that is guaranteed by you personally</i>	
Current Annual Salary			As Endorser, comaker, or Guarantor	
Bonuses & Commission			On Leases or Contracts	
Dividends & Interest			Legal Claims	
Real Estate Income			Provision for Federal Income Taxes	
Other Income *			Other	
			GENERAL INFORMATION	
Total Income Current Year:			Are any assets pledged?	
Total Income Last Year:			Are you a defendant in any suits or legal actions?	
			Have you ever taken bankruptcy?	

* (Alimony, child support, or separate maintenance) Income need not be revealed if you do not wish to have it considered as a basis to repay the obligation

Name of Applicant: _____

SCHEDULE A STOCKS, AND BONDS OWNED

Description	In Name of	Separate Property	No. of Shares	Value Per Share	Total Market Value	Pledged or Assigned to
Total Securities (Divide between lines 4-6)						

SCHEDULE B REAL ESTATE OWNED

Description & Location of property & improvements	Separate Property	Date of Acquisition	Title in the Name of	Cost	Market Value	Mortgage			Held By
						Mortgage Balance	Mo. Payments	Rate	
Total Real Estate Owned (Carry to Lines 8 & 22)									

SCHEDULE C PARTIAL INTEREST IN REAL ESTATE

Description & Location of property & improvements	Separate Property	Date of Acquisition	Total Cost	Total Market Value	Total Mortgage	% Ownership	My Portion of Mkt Value	My Portion of Mortgage	Mortgage Held By
Total Partial Int. in Real Estate (Carry to Lines 9 & 23)									

SCHEDULE D LIFE INSURANCE

Name of Company	Face Amount	Cash Value	Amount of Loan	Policy Holder	Beneficiaries	Pledged or Assigned to
Total Life Insurance (Carry to line 12)						

SCHEDULE E ALL OTHER DEBTS (Including all credit card debt at other institutions)

Name of Creditor	Loan Type	Current Balance	Available Balance	Annual Payments	Collateral
Total of All Other Debts					

The undersigned certifies that both pages hereof and the information inserted therein has been carefully read and is TRUE and CORRECT

Applicant's Signature _____

Date Signed _____

Spouse's Signature _____

Date Signed _____



BANK OF ST. FRANCISVILLE

MEMBER FDIC

E-SIGN DISCLOSURE AND CONSENT AGREEMENT

This E-Sign Disclosure and Consent Agreement ("Agreement") applies to all communications and required disclosures relating to your application for a loan with Bank of St. Francisville "BSF" and/or your actual loan, if any, with BSF.

1. Scope of Communications to Be Provided in Electronic Form

You agree that we may provide you with any communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and disclosures includes:

- All legal and regulatory disclosures and communications associated with your loan application or your actual loan including those disclosures required by the Real Estate Settlement Procedures Act, the Truth in Lending Act and the Mortgage Disclosure Improvement Act.
- Notices or disclosures about the sale of your loan or a change in the servicing of your loan.
- Privacy policies and notices.

2. Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose, or (4) by requesting you download a PDF file containing the communication.

3. How to Withdraw Consent

You have the right to withdraw your consent to receive Communications in electronic form by calling us at 225-635-6397. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications; however your access and use of Online Banking may be terminated. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

4. How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to the Agreement and your account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by calling us at 225-635-6397.

5. Hardware and Software Requirements

In order to access, view, and retain electronic communications that we make available to you, you must have:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs;
- A personal computer (for PC's: Pentium 120 Hhz or higher; for 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 from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified below.
- 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.

6. Requesting Paper Copies

We will not send you a paper copy of any communication which is available electronically from BSF, unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, call us at 225-635-6397. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

7. Communications in Writing

All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Agreement and any other communication that is important to you.

8. Federal Law

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National (ESIGN) Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. Termination / Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

Signature

Date