



BANK OF ST. FRANCISVILLE BRIDGE LOAN

**Ready to buy your new home?
Not yet sold your old one?**

Let us help you bridge the gap

In a perfect world, you'd move seamlessly from one house—and mortgage—to another. Our bridge loan product makes it possible to finance a new house before selling your current home.

- Access your equity in your current home to purchase the second
- One year interest only payments
- 20% equity in current home required

Bank of St. Francisville. Rooted in Relationship.

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





BANK OF ST. FRANCISVILLE

BRIDGE LOAN 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 bridge loan, the following information must be returned to the bank:

- Consumer Loan Application (*see attached*)
- 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*)
- Purchase Agreement
- Name of Attorney or Title Company you would like to use for closing

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



BANK OF
ST. FRANCISVILLE
MEMBER FDIC

CONSUMER LOAN APPLICATION

Credit Requested Is: <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Collateral Secured Loan <input type="checkbox"/> Personal Unsecured Loan		Account Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount Requested \$	Description of Collateral Offered	We intend to apply for joint credit Initial
Purpose of Credit Request		Applicant Co-Applicant

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Applicant		APPLICANT INFORMATION		Co-Applicant	
Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor		Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor			
Applicant Name (include Jr. or Sr. if applicable)		Co-Applicant Name (include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)	Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)
Email Address			Email Address		
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Applicant) no. ages	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Applicant) no. ages
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien		Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien			
Present Address (street, city, state, ZIP) since		Present Address (street, city, state, ZIP) since			
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) from		to		Former Address (street, city, state, ZIP) from	
				to	

Applicant		EMPLOYMENT / INCOME INFORMATION		Co-Applicant	
Name & Address of Employer <input type="checkbox"/> Self Employed		Yrs. on this job		Name & Address of Employer <input type="checkbox"/> Self Employed	
		<input type="checkbox"/> Full time			
				<input type="checkbox"/> Full time	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	
				Business Phone (incl. area code)	
Gross Monthly Income \$				Gross Monthly Income \$	
Name & Address of Employer <input type="checkbox"/> Self Employed		Dates from to		Name & Address of Employer <input type="checkbox"/> Self Employed	
				Dates from to	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	
				Business Phone (incl. area code)	
Name & Address of Employer <input type="checkbox"/> Self Employed		Dates from to		Name & Address of Employer <input type="checkbox"/> Self Employed	
				Dates from to	
Position/Title & Type of Business		Business Phone (incl. area code)		Position/Title & Type of Business	
				Business Phone (incl. area code)	

NOTICE: Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Other Income		\$	Other Income		\$
Other Income		\$	Other Income		\$
Other Income		\$	Other Income		\$

HOUSING INFORMATION			
<input type="checkbox"/> Own <input type="checkbox"/> Rent since	Monthly Housing/Rent \$	Present Value \$	Date Purchased

CASH ASSET INFORMATION		
Financial Institution Name	Saving Account Balance \$	Checking Account Balance \$

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X
Applicant
Date

X
Co-Applicant
Date



Bank of St. Francisville NMLSR ID: 438247

Originator NMLSR ID:

Whitney Boyd: 1463945
Aimee Cook: 1658275
Janis J. Crutchfield: 512583
Douglas Dupont: 1325487
Walker M. Field, Jr: 2483217

Angelice Fried: 2264922
Denise George: 2375124
Melvin S. Harvey, Jr: 517218
H. Carter Leak, IV: 1255182
Ricky Sparks: 1702048

GOVERNMENT MONITORING / INTERVIEWER INFORMATION ADDENDUM TO CONSUMER LOAN APPLICATION	
Applicant:	Application Number:

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. You may select one or more designations for "Race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

Applicant:

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 here:

☐ Asian

☐ Asian Indian

☐ Chinese

☐ Filipino

☐ Japanese

☐ Korean

☐ Vietnamese

☐ Other Asian - Print race, for example, Hmong, Laottan, 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 applicant collected on the basis of visual observation or surname?

☐ Yes

☐ No

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

☐ Yes

☐ No

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

☐ Yes

☐ No

Co-Applicant:

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 here:

☐ Asian

☐ Asian Indian

☐ Chinese

☐ Filipino

☐ Japanese

☐ Korean

☐ Vietnamese

☐ Other Asian - Print race, for example, Hmong, Laottan, 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 co-applicant collected on the basis of visual observation or surname?

☐ Yes

☐ No

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

☐ Yes

☐ No

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

☐ Yes

☐ No

TO BE COMPLETED BY INTERVIEWER		
Applicant information was provided:		Co-Applicant 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 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 via e-mail or the internet		<input type="checkbox"/> By the applicant and submitted via e-mail or the internet

INTERVIEWER INFORMATION		
Originator Name	Phone Number	Ext.
Originator NMLSR Identifier	Originator License State and Number	
Company Name		
Company NMLSR Identifier	Company License State and Number	
Company Address (street, city, state, ZIP)		





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	Include any commercial debt that is guaranteed by you personally	
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	
		Are any assets pledged?	
Total Income Current Year:		Are you a defendant in any suits or legal actions?	
Total Income Last Year:		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			
						Mortgage Balance	Mo. Payments	Rate	Held By
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		Mortgage Held By
							Mkt Value	Mortgage	
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