

BC NATIONAL BANKS PRIVACY POLICY

BC NATIONAL BANKS
P O BOX 227
1109 W. FORT SCOTT
BUTLER, MO 64730
PHONE: (660) 679-6191
FAX: (660) 679-4055

Confidentiality and Security of Nonpublic Personal Information. We restrict access to nonpublic personal 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 that comply with federal standards to guard your nonpublic personal information.

Nonpublic Personal Information We Collect. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency

Nonpublic Personal Information We Disclose. We do not disclose nor do we reserve the right to disclose, any nonpublic personal information about our customers or former customers to anyone, except to other nonaffiliated third parties as permitted by law.

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: BC National Banks Main Location P O Box 227 Butler, MO 64730

Applicant

Date

Co-Applicant

Date



Borrowers' Certification and Authorization

The Undersigned certify the following:

1. I/We have applied for a loan from **BC National Banks** ("Lender"). In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount and source of any down payment, income information, and assets and liabilities. Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.
2. I/We understand and agree that Lender may verify any information provided to Lender concerning Applicant's application, including, but without limitation, verifications from financial institutions of the information provided.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a loan from **BC National Banks** ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

Applicant

Co-Applicant

_____-_____-_____
SSN

____/____/_____
Date

_____-_____-_____
SSN

____/____/_____
Date

AMORET
Hwy. 52 West
P.O. Box 34
Amoret, MO 64722
(660) 925-3213

UPTOWN
27 North Main
Butler, MO 64730
(660) 679-6191
FAX: (660) 679-5226

LEE'S SUMMIT
651 Woods Chapel
Road
Lee's Summit, MO
64064
(816) 554-0210
FAX: (816) 554-0216



MAIN BANK
1109 W. Fort Scott • P.O. Box 227 • Butler, MO 64730
(660) 679-6191
FAX: (660) 679-4055

RAINTREE
360 SW M150 Highway
Lee's Summit, MO 64082
(816) 537-5890
FAX: (816) 537-5781

HARRISONVILLE
401 E. Mechanic
P.O. Box 328
Harrisonville, MO 64701
(816) 887-5799
FAX: (816) 887-5296

PLEASANT HILL
1905 N. Hwy. 7
P.O. Box 335
Pleasant Hill, MO 64080
(816) 987-4100
FAX: (816) 987-5654

DISCLOSURE OF RIGHT TO RECEIVE A COPY OF AN APPRAISAL

You have the right to a copy of the appraisal report to be obtained in connection with the loan for which you are applying. We must receive your written request no later than 90 days after we notify you about the action taken on your application or you withdraw your application. If you would like a copy of the appraisal report, please contact us at one of the above addresses. If you have not already paid us for the cost of the appraisal, you must do so at the time you make your request in order to obtain your appraisal report. In your letter, give us (1) your name, (2) property address, and (3) phone number. Upon the request, the appraisal report will be sent to you at the address provided on the application.

I/We acknowledge that I/we have received a copy of this Disclosure of Right to Receive a Copy of an Appraisal.

Applicant

Date

Applicant

Date



MORTGAGE LOAN ORIGINATION AGREEMENT

I/We, _____ agree to enter into this Mortgage Loan Origination Agreement with BC National Banks as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions a you may request or a lender may require. You inquired into mortgage financing with BC National Banks on _____, 2005.

Section 1: Nature of Relationship. In connection with this mortgage loan:

- We are acting as an independent contractor and not as your agent.
- We will enter into separate independent contractor agreements with various lenders.
- While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

Section 2: Our Compensation. The Lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- The retail price we offer you-your interest rate, total points and fees-will include our compensation for the services provided.
- In some cases, we may be paid all of our compensation by either you or the lender.
- Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- Also, in some cases, if you would rather pay up front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (I) the value of the mortgage loan or related servicing rights in the market place or (II) other services, goods or facilities performed or provided by us to the lender.

By signing below, applicant(s) acknowledge receipt of a copy of the signed agreement.

MORTGAGE LOAN ORIGINATOR APPLICANT(S)

BC National Banks:

Applicant Signature

Authorized Signer

Applicant Signature

Date

Date

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Applicant: _____ Lender: BC National Banks
P O Box 227
1109 W. Fort Scott
Butler, MO 64730
(660) 679-6191

IMPORTANT

DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY
READ IT AND UNDERSTAND ITS CONTENT

Purpose

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgment

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

APPLICANT:

x _____
Applicant Date

BY SIGNING BELOW I ACKNOWLEDGE ON BEHALF OF THE LENDER THAT AN ORAL DISCLOSURE OF INSURANCE WAS DULY MADE TO THE APPLICANT AND THAT APPLICANT ACKNOWLEDGED RECEIPT OF THE DISCLOSURE.

LENDER:

BC NATIONAL BANKS

x _____
Authorized Signer Date

Title: _____

BC NATIONAL BANKS-BROKER LOCK/FLOAT AGREEMENT

BORROWER(S): _____ LOANPROGRAM: _____

LOAN AMOUNT: _____ PROPERTY ADDRESS: _____

BC NATIONAL BANKS (AS BROKER) REPRESENTATIVE NAME _____ LENDER NAME _____

This Lock/Float Agreement is made by and between the Borrower(s) identified herein and BC National Banks, as broker. Borrower(s) acknowledges, in executing this Lock/Float Agreement, that BC National Banks can make no commitment to lock the interest rate or points for the Loan Program or Lender described herein until Lender has notified the Broker in writing of the locked-in rate. This Lock/Float Agreement is contingent upon receipt of a written lock-in agreement from Lender. Furthermore, it is understood that any application, commitment or lock-rate fee paid in association with submitting the loan application to the Lender for the Loan Program is NON-REFUNDABLE. No rate will be locked-in until Broker has received payment of the non-refundable fee. The fee will be credited towards the closing costs of the loan if the loan is closed on the same Loan Program and prior to the expiration date (with all other terms having been met).

Select the appropriate option:

_____FLOAT OPTION: Borrower(s) has decided NOT TO LOCK-IN the interest rate and points on the above-referenced loan amount at this time. Borrower(s) understand that the rate must be locked-in at least TEN (10) days prior to closing. Further, it is understood that until the rate is locked-in, the interest rate and points will change due to the volatility of the market. IT IS ALSO UNDERSTOOD THAT BORROWER(S) MUST NOTIFY THE BROKER BY 1:00 P.M. THE DAY CHOSEN TO LOCK-IN OR THE INTEREST RATE AND POINTS WILL BE SUBJECT TO THE NEXT DAY'S PRICING.

_____LOCK-IN OPTION: This application for the loan amount described above is locked in at an interest rate of _____ %, discount points of _____% and a fee of _____. The rate and points will be good through _____, Borrower(s) understand that if this lock-in expires, the new rate and points will be determined by the higher of the original lock-in or the then current rate and points. This lock-in is based on the applied for loan amount and loan program. The lock-in rate and points will be subject to change if the loan amount changes or there is a change in loan program. This agreement is subject to review and approval of the subject property along with income and credit approval. If the loan application is declined by the Lender, the rate and points may change. BORROWER(S) ALSO UNDERSTANDS THAT UNTIL BORROWER(S) HAS RECEIVED A COPY OF THE DISCLOSURE SIGNED BY A BC NATIONAL BANK (AS BROKER) REPRESENTATIVE, THE RATE AND/OR POINTS MAY CHANGE DUE TO THE VOLATILITY OF THE MARKET.

_____EXTENDED LOCK WITH FLOAT OPTION: This application for the loan amount described above is locked in under the extended lock with float option at a current interest base rate of _____%, discount points of _____ % and a fee of _____. The rate and points will be good through _____. If the loan amount changes or there is a change in the loan program before closing, the fees and points are subject to change according to market fluctuation. The interest may fluctuate up or down prior to closing, but it will not be greater than _____ % (Cap Rate). Borrower(s) may lock in the interest rate and points _____ days prior to expiration of the lock-in period, but Borrower(s) must lock-in no later than TEN (10) days prior to closing or the expiration date, whichever occurs sooner. Borrower(s) understands that Borrower(s) must notify the Broker by 1:00 p.m. of the day chosen to lock-in, or the interest rate and points will be subject to the next day's rate. This lock-in is based on the applied for loan amount and loan program. The lock-in rate and points will be subject to change if the loan amount changes or there is a change in loan program. This agreement is subject to review and approval of the subject property along with income and credit approval. If the loan application is declined by the Lender, the rate and points may change. BORROWER(S) ALSO UNDERSTANDS THAT UNTIL BORROWER(S) HAS RECEIVED A COPY OF THE DISCLOSURE SIGNED BY A BC NATIONAL BANK (AS BROKER) REPRESENTATIVE, THE RATE AND/OR POINTS MAY CHANGE DUE TO THE VOLATILITY OF THE MARKET.

_____EXTENDED LOCK OPTION: This application is locked in at an interest rate of _____ %, discount points of _____ % and a fee of _____. The rate and points will be good through _____. This lock-in is based on the applied for loan amount and loan program. The locked-in rate and points will be subject to change if the loan amount is changed or there is a change in the loan program. Borrower(s) understand that the rate and points are locked in for a _____ day period. This agreement is subject to review and approval of the subject property along with income and credit approval. If the loan application is declined by Lender, the rate and points may change. BORROWER(S) ALSO UNDERSTAND THAT UNTIL BORROWER(S) HAVE RECEIVED A COPY OF THE DISCLOSURE SIGNED BY A BC NATIONAL BANK (AS BROKER) REPRESENTATIVE, THE RATE AND/OR POINTS MAY CHANGE DUE TO THE VOLATILITY OF THE MARKET.

DATED THIS _____ DAY OF _____, 20_____.

BORROWER

BC NATIONAL BANKS (AS BROKER)

BORROWER