

CREDIT DISCLOSURES

RIGHT TO RECEIVE AN ADVERSE ACTION LETTER - COMMERCIAL REQUEST

You have the right to receive an adverse action letter outlining your reasons for denial of your business loan request. We must hear from you no later than 60 days after we notify you about the action taken on your credit application or you withdraw your application. Please contact us at the following address including your name and mailing address.

Arvest Bank
Loan Compliance
PO Box 940
Rogers, AR 72757

CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchasing of an insurance product or annuity from you or from any of your affiliates.
2. My agreement not to obtain, or prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.
3. My choice of insurer or producer shall not affect our credit decision or credit terms in any way. However, we may impose reasonable requirement concerning the credit worthiness of the insurer and the scope of the coverage chosen.

NOTICE REGARDING INACCURATE INFORMATION

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate, please notify us at the following address and identify the specific information that is inaccurate.

Arvest Bank
Credit Bureau Disputes
P.O. Box 1670
Lowell, AR 72745

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith, exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

Bureau of Consumer Financial Protection
1700 G Street NW
Washington DC, 20006

NOTICE REGARDING TITLE PROTECTION - OKLAHOMA REAL ESTATE PURCHASES ONLY

With respect to the loan for which you are applying, we intend to obtain one or more of the following documents: An Attorney's Title Opinion Letter, Title Insurance Policy or a Title Report.

Any title protection document(s) we obtain will not provide protection to you. You should seek independent, competent advice as to whether you should obtain any additional title protection document(s). In the event you desire additional title protection, you must obtain it in a timely manner in order to avoid undue delay of the closing under the terms of the contract of sale and such additional protection will be at your expense.

RIGHT TO RECEIVE COPY OF APPRAISAL - COMMERCIAL REQUEST

First Lien 1-4 Family Transactions Only

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.