



NEGATIVE INFORMATION DISCLOSURE

Lender: First Bank of Conroe, N.A.
P. O. Box 1280
Conroe, TX 77305

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

I read and understand this Negative Information Disclosure on _____.

Borrower:

x _____

Co-Borrower:

x _____