

CUSTOMER DISCLOSURE

You have applied for a loan with Falcon International Bank (the Bank).

- As permitted by Title 4, the Texas Finance Code, the Bank is requiring that collateral used to secure the loan be insured to cover the amount of the loan to the extent insurance is available on the property to be insured, against the usual and customary casualty losses.

OR

- The Bank is requiring insurance on the life of a key man in this transaction.

You have the right to provide this insurance either through existing policies already owned or controlled by you or by obtaining the insurance through any insurance agent or insurer authorized to engage in business in Texas.


The Bank, through its subsidiary, FalconSure, Inc., can also make this insurance available to you. However, federal and state laws provide that the Bank cannot require you to obtain insurance through the Bank, its subsidiary, an affiliate, or any particular unaffiliated third party, either as a condition to obtaining this credit or to obtain special terms or consideration.

Insurance products sold through or in the Bank or its affiliate or subsidiary are not insured by the Federal Deposit Insurance Corporation and are not issued, guaranteed, or underwritten by the Bank or the Federal Deposit Insurance Corporation.

You are not required or obligated to purchase insurance from the Bank or any subsidiary, affiliate, or particular unaffiliated third party as a condition to obtaining your loan, and your decision as to insurance agents will not affect your credit terms in any way.

Borrower:
HYG Homes LLC,
a Texas limited liability company

By: Constructora HYG del Bajío SAPI de CV,
Member/Manager

By:  _____
Carlos Eduardo Garza Herrera,
Administrador Único

October 20, 2021
Date

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Date

Employee of the bank