



# Bank of Commerce

Chelsea 789-2567    Sequoyah 343-2567    Adair 785-2446    Catoosa 266-2567    Tulsa 270-2567    Pryor 825-2567    24 Hour Banking (918) 266-4747  
 www.bankboc.com



NMLS#777126

## BOC Real Estate Loan Application Packet – Short Form

Applicant \_\_\_\_\_

Joint Applicant \_\_\_\_\_

**Attached as part of this packet are the following disclosures pertaining to your loan for your review and for your records:**

- Policy for Privacy and Security of Customer Information
- Insurance Disclosures – Consumer Credit Application
- Fair Credit Reporting Act Information
- Fair Credit Reporting Act Notice
- Notice – Right to Receive Copy of Appraisal
- Notice – Title Protection Documents
- Disclosure Statement to Mortgage Loan Applicants – Loan Servicing

**Documents that should be returned to us as part of your application:**

- Completed Real Estate Loan Application Form
- Previous two (2) years income tax returns
- Most recent W-2 from your employer
- Documentation for the collateral being offered to secure the loan, i.e. a copy of your deed or if a purchase a copy of the contract
- Copy of your Homeowner’s Insurance coverage page

**Marijuana Related Business Certification**

Will the proceeds from the loan be used at any time for the purchase of products, sales or cultivation of marijuana/cannaboids, or any of its byproducts including CBD oils, hemp oils, etc.? Including to fund operations for the sales or cultivation of marijuana/cannaboids, including to purchase or rent real estate?  
 \_\_\_ Yes      \_\_\_ No

Will the source of repayment for the loan come from proceeds for the sale or cultivation of marijuana/cannaboids, or any of its byproducts including CBD oils, hemp oils, etc.? Including funds from operations for the sales or cultivation of marijuana/cannaboids, including to purchase or rent real estate?  
 \_\_\_ Yes      \_\_\_ No

**By signing below, you acknowledge receipt of the above-described disclosures and documents at the time you received an application. You are also authorizing Bank of Commerce to check your personal and business credit and employment history and to answer questions about Bank of Commerce’s credit experience with you.**

**If the loan will be secured by a dwelling, 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 additional appraisals for your own use at your own cost. By signing below, you are waiving the requirement to receive a copy of the appraisal three business days before the consummation of your loan. However, you will be provided a copy of the appraisal either at or prior to consummation or account opening.**

Applicant \_\_\_\_\_

\_\_\_\_\_ Date

We intend to apply for Joint Credit

Joint Applicant \_\_\_\_\_

\_\_\_\_\_ Date

We intend to apply for Joint Credit

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# REAL ESTATE LOAN APPLICATION

Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address

- If you are applying for individual credit in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A, B, D, E, and F, omitting C and the second part of D.
- If you are applying for joint credit with another person, complete all Sections.
- We intend to apply for joint credit: Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_
- If you are applying for individual credit, but are relying on income alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in C about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

AMOUNT \$	NO. OF MONTHS	PROCEEDS TO BE USED FOR	TYPE OF PROPERTY
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## SECTION A - PROPERTY INFORMATION AND PURPOSE OF LOAN

SUBJECT PROPERTY ADDRESS (street, city, state & zip)	NO. OF UNITS
LEGAL DESCRIPTION OF PROPERTY (Attach description if necessary)	YEAR BUILT
GENERAL DESCRIPTION OF SUBJECT PROPERTY (Type of Property, square footage, acreage, etc.)	

### PURPOSE OF LOAN:

<b>Complete this line if construction loan.</b>				
YEAR LOT ACQUIRED	ORIGINAL COST	AMOUNT EXISTING LIENS	(a) PRESENT VALUE OF LOT	(b) COST OF IMPROVEMENTS
	\$	\$	\$	\$
<b>Complete this line if this is a refinance loan.</b>				
YEAR ACQUIRED	ORIGINAL COST	AMOUNT EXISTING LIENS	PURPOSE OF REFINANCE	DESCRIBE IMPROVEMENTS <input type="checkbox"/> MADE <input type="checkbox"/> TO BE MADE
	\$	\$		Cost:

TITLE WILL BE HELD IN WHAT NAME(S)	MANNER IN WHICH TITLE WILL BE HELD
------------------------------------	------------------------------------

SOURCE OF DOWN PAYMENT, SETTLEMENT CHARGES AND/OR SUBORDINATE FINANCING (explain)	ESTATE WILL BE HELD IN: <input type="checkbox"/> FEE SIMPLE <input type="checkbox"/> LEASEHOLD (show expiration date)
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## SECTION B - INFORMATION REGARDING APPLICANT (Use separate sheet if necessary.)

FULL NAME (Last, First, Middle)	CELL PHONE	HOME PHONE	BIRTH DATE	DL NUMBER	SOCIAL SECURITY NUMBER
PRESENT STREET ADDRESS	CITY/STATE		ZIP	How long at this address?	
PREVIOUS STREET ADDRESS	CITY/STATE		ZIP	How long at this previous address?	
PRESENT EMPLOYER NAME AND ADDRESS	E-MAIL ADDRESS				
POSITION/TITLE	YEARS EMPLOYED	NAME OF SUPERVISOR	BUSINESS PHONE	EXT	
PREVIOUS EMPLOYER-NAME AND ADDRESS					
PRESENT SALARY/COMMISSION PER	NO. OF DEPENDANTS	LIST DEPENDANTS BY AGE			

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. ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE UNDER:  Court Order  Written Agreement  Oral Understanding

OTHER INCOME PER	SOURCE(S) OF OTHER INCOME
IS ANY INCOME IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF? <input type="checkbox"/> NO <input type="checkbox"/> YES (explain)	
ARE YOU A U.S. CITIZEN? <input type="checkbox"/> Yes <input type="checkbox"/> No	

HAVE YOU EVER HAD A LOAN FROM US? <input type="checkbox"/> NO <input type="checkbox"/> YES - WHEN?	Checking Account No. Institution Name:	Savings Account No. Institution Name:
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU	ADDRESS	RELATIONSHIP TELEPHONE NO. (area code)

## SECTION C - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheet if necessary.)

FULL NAME (Last, First, Middle)	RELATIONSHIP TO APPLICANT (if any)	BIRTH DATE	DL NUMBER	SOCIAL SECURITY NO.
PRESENT STREET ADDRESS	CITY/STATE		ZIP	How long at this address?
PRESENT EMPLOYER NAME AND ADDRESS	E-MAIL ADDRESS			
POSITION/TITLE	YEARS EMPLOYED	NAME OF SUPERVISOR	BUSINESS PHONE	EXT
PREVIOUS EMPLOYER-NAME AND ADDRESS				
PRESENT SALARY/COMMISSION PER	NO. OF DEPENDANTS	LIST DEPENDANTS BY AGE		

**SECTION C - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheet if necessary.)**

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.  
 ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE UNDER:  Court Order  Written Agreement  Oral Understanding

OTHER INCOME \$ \_\_\_\_\_ PER \_\_\_\_\_ SOURCE(S) OF OTHER INCOME \_\_\_\_\_

IS ANY INCOME IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF?  
 NO  YES (explain) \_\_\_\_\_

ARE YOU A U.S. CITIZEN?  
 Yes  No

HAVE YOU EVER HAD A LOAN FROM US?  
 NO  YES - WHEN? \_\_\_\_\_

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU \_\_\_\_\_

Checking Account No. \_\_\_\_\_ Institution Name: \_\_\_\_\_  
 Savings Account No. \_\_\_\_\_ Institution Name: \_\_\_\_\_

ADDRESS \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_ TELEPHONE NO. (area code) \_\_\_\_\_

**SECTION D - MARITAL STATUS**

APPLICANT  Married  Separated  Unmarried (including single, divorced and widowed)  
 OTHER PARTY  Married  Separated  Unmarried (including single, divorced and widowed)

**SECTION E - ASSET AND DEBT INFORMATION**

If Section C has been completed, this section should be completed, giving information about both the applicant and co-applicant or another person. Please mark co-applicant related information with a "C". If Section C was not completed, only give information about the applicant in this section.

**ASSETS OWNED (Use separate sheet if necessary.)**

DESCRIPTION OF ASSETS	ESTIMATED VALUE	SUBJECT TO LIEN? YES/NO	NAME(S) OF OWNER(S)
CASH ON HAND AND ON DEPOSIT IN BANKS	\$ _____		
DEPOSITS WITH SAVINGS AND LOANS AND CREDIT UNIONS	\$ _____		
AUTOMOBILES (make, model, year)	\$ _____		
CASH VALUE OF LIFE INSURANCE (issuer, face value)	\$ _____		
REAL ESTATE (location, date acquired)	\$ _____		
MARKETABLE SECURITIES (issuer, type, number of shares)	\$ _____		
OTHER ASSETS	\$ _____		
TOTAL ASSETS	\$ _____		

AUTO INSURANCE AGENT'S NAME AND ADDRESS \_\_\_\_\_

**OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)**

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT	PRESENT BALANCE	MONTHLY PAYMENTS	PAST DUE? YES/NO
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(omit rent) \$ _____	(omit rent) \$ _____	\$ _____	
			\$ _____	\$ _____	\$ _____	
			\$ _____	\$ _____	\$ _____	
			\$ _____	\$ _____	\$ _____	
VISA	<input type="checkbox"/>		\$ _____	\$ _____	\$ _____	
MASTERCARD	<input type="checkbox"/>		\$ _____	\$ _____	\$ _____	
TOTAL DEBTS			\$ _____	\$ _____	\$ _____	

**CREDIT REFERENCES (paid accounts)**

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT	DATE PAID
			\$ _____	
			\$ _____	

ARE YOU A CO-MAKER, ENDORSER, OR GUARANTOR ON ANY LOANS OR CONTRACTS?  
 NO  YES-FOR WHOM? \_\_\_\_\_ TO WHOM? \_\_\_\_\_

ARE THERE ANY UNSATISFIED JUDGMENTS AGAINST YOU?  
 NO  YES-AMOUNT? \_\_\_\_\_ IF YES, TO WHOM OWED? \_\_\_\_\_

HAVE YOU BEEN DECLARED BANKRUPT IN THE LAST 10 YEARS?  
 NO  YES-FOR WHERE? \_\_\_\_\_ YEAR? \_\_\_\_\_

OTHER OBLIGATIONS (example: liability to pay alimony, child support, separate maintenance, etc. Use separate sheet if necessary)

**SECTION F - DETAILS OF TRANSACTION**

TOTAL COSTS		FINANCING DETAIL	
a. Purchase price	\$ _____	h. Loan Request	\$ _____
b. Alterations, improvements, repairs	\$ _____	i. Subordinate Financing	\$ _____
c. Land (if acquired separately)	\$ _____	j. Borrower's closing costs paid by Seller	\$ _____
d. Refinance (include debts to be paid off)	\$ _____	k. Other Credits (explain)	\$ _____
e. Estimated prepaid items	\$ _____		
f. Estimated closing costs	\$ _____	l. Subtract Total Costs	\$ _____
g. Total costs (add items a through f)	\$ _____	m. Cash from/to Borrower	\$ _____

**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.**

Everything I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_ OTHER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_  
 (where applicable)

**FACTS** **WHAT DOES DO WITH YOUR PERSONAL INFORMATION?**

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Credit history
- Account balances and Transaction or loss history
- Overdraft history and Payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

**Questions?** Call 918-266-2567 or go to [www.bankboc.com](http://www.bankboc.com)

## Who we are

Who is providing this notice?

## What we do

How does protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does collect my personal information?

We collect personal information, for example, when you

- Open an account or Loan
- Apply for financing
- Use your credit card
- Use your debit card
- Provide account info.

We also collect your personal information from others, such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes -- information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Bank of Commerce has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial companies and nonfinancial companies.

- *Bank of Commerce does not share with nonaffiliates so they can market to you*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Bank of Commerce doesn't jointly market*

## Other important information

# Disclosure Page

## **Insurance Disclosure – Consumer Credit Application**

Purchase of Insurance or an Annuity from Bank of Commerce is not required

Purchase of Insurance or an Annuity from Others is not prohibited

In no way will our decision to extend credit to you be based or conditioned upon whether or not you purchase an insurance product or annuity from us or any affiliate of ours; nor will we prohibit you or ask you not to obtain insurance product or annuity from an unaffiliated entity.

## **Fair Credit Reporting Act Information**

### **Notice Regarding Negative Information**

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.

### **Notice Regarding Inaccurate Information**

We may furnish information about our transactions or experiences with our customers to consumer reporting agencies. If you believe that we have furnished information to a customer reporting agency that is inaccurate, please notify us at the above address and identify the specific information that is inaccurate.

### **Information Sharing Disclosure and Right to Opt-Out**

As permitted by the Fair Credit Reporting Act, we may share with our affiliate's information solely as to our transactions or experience with you.

## **Fair Credit Reporting Act Notice**

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.

## **Right to Receive Copy of Appraisal Report**

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.

## **Finding Approved Housing Counseling Agencies**

### **Notice of Web Tool and Additional Assistance**

Housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD) can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost.

If you are interested in contacting a HUD-approved housing counseling agency in your area, you can visit the Consumer Financial Protection Bureau's (CFPB) website, [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor), and enter your zip code.

You can also access HUD's housing counseling agency website via [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp).

For additional assistance with locating a housing counseling agency, call the CFPB at 1-855-411-CFPB (2372).

## **Notice – Title Protection Documents**

A mortgage loan transaction is contemplated between the above-named Buyer and Mortgagee on real estate covered by this application. Mortgagee hereby gives notice in connection with the above described transaction that it will seek and obtain an attorney's title opinion, or title insurance, in the discretion of the Mortgagee solely for its own benefit and assurance of its Mortgage priority position. Such title protection document will not provide the Buyer title protection but will be for the protection of the Mortgagee. Buyer is hereby advised to seek independent, competent advice as to whether additional title protection should be obtained for Buyer's benefit.

## **ADJUSTABLE RATE MORTGAGES**

Bank of Commerce offers Adjustable Rate Mortgages (ARM) with a loan term ranging from 5 years up to 30 years. This loan program has an adjustable rate feature. This means that your interest rate and payment amount can change. These products may contain a demand feature. The following information describes the features of our Adjustment Rate Mortgage (ARM) programs for loans secured by a principal residence:

### ***How Your Interest Rate and Payment are Determined***

- Your interest rate will be based on an index plus a margin, rounded to the nearest .001 percent.
- A margin of up to 5.25% percentage points for the 62-month program.
- Your monthly payment will be based on the interest rate, loan balance, and remaining loan term, with your payment rounded to the nearest \$0.01.
- The interest rate will be based on the highest rate on loans posted by at least 75% of the USA's thirty (30) largest banks known as the Wall Street Journal Prime Rate (Wall Street Journal Prime) plus our margin rounded to the nearest .001 percent.
- Information about the index rate is published in the Wall Street Journal. Ask us for our current interest rate and margin.
- Your interest rate will equal the index rate plus a margin, rounded to the nearest .001 percent, unless your interest rate "caps" limit the amount of change in the interest rate.

### ***How Your Interest Rate Can Change***

- Depending on the type of program, after the 62<sup>nd</sup> month and every 12 months thereafter or after the 62<sup>nd</sup> month and every 36 months thereafter.
- At each adjustment period, the interest rate may increase or decrease no more than 3 percentage points per adjustment.
- Your interest rate will never be greater than the maximum allowed by law and will never decrease below 6.50 percent.

### ***How Your Payment Can Change***

- Your payment can change every 12 months, after 62 months and every 12 months thereafter, or after 62 months and every 36 months thereafter, depending on the type of program and changes in the interest rate.
- Your monthly payments may increase or decrease substantially based on changes in the interest rate.
- You will be notified in writing of the initial interest rate adjustment between 210 days and 240 days before the first payment is due at the new rate and new amount. This notice will contain information about your interest rates, payment amount, and loan balance.
- You will be notified in writing of ongoing interest rate adjustments between 60 days and 120 days before the payment is due at the new rate and new amount. This notice will contain information about your interest rates, payment amount, and loan balance.
- **\* For example on a 62 month fixed, annual rate change**, on a \$10,000 30-year loan with an initial interest rate of 12.75% in effect in January of the current year, the maximum amount that the interest rate can attain under this program is 21.00%, and the monthly payment can rise from an initial payment of \$108.72 to a maximum of \$175.37 in the 63<sup>rd</sup> month (5 years, 3 months). To see what your payments would be, divide your mortgage amount by \$10,000; then multiply the monthly payment by that amount (for example, the monthly payment for a mortgage amount of \$60,000/\$10,000 = 6; 6 x \$108.72 = \$652.32 per month).



Equal Housing Lender

We do business in accordance with civil rights statutes, fair lending laws, and consumer credit protection regulations. The Federal Fair Housing Act prohibits the denial of a residential mortgage loan on the basis of race, color, national origin, marital status, age, religion, sex, handicap, or familial status (having children under the age of 18). The Equal Credit Opportunity Act also makes it illegal to discriminate in any credit transaction because income is from public assistance or a right was exercised under the Consumer Credit Protection Act. Please call or write at the following address if you believe that your loan application was not handled properly: Bank of Commerce, Compliance Officer, P.O. Box 1890, Catoosa, OK 74015. A notice in the public lobby at the bank contains the address of federal supervisory agencies for filing a complaint.

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# Bank of Commerce

MEMBER  
FDIC



Attached is a list of individuals authorized by the bank to serve as Mortgage Loan Originators.  
These individuals are also properly registered with the National Mortgage Licensing System and Registry to serve as Mortgage Loan Originators.

Institution ID #: 777126

Your Loan Officer Is:	Individual NMLS ID	Individual Last Name	Individual First Name	Individual Middle Name	Individual Email	Work Location	City	State	Zip
	791223	Anderson	Adam		<a href="mailto:adama@bankboc.com">adama@bankboc.com</a>	1490 North Highway 66	Catoosa	OK	74015
	795024	Box-Cherry	Rita	Jean	<a href="mailto:rcherry@bankboc.com">rcherry@bankboc.com</a>	8272 S. Lewis	Tulsa	OK	74137
	797785	Brown	Michael	Bruce	<a href="mailto:mbrown@bankboc.com">mbrown@bankboc.com</a>	217 S Adair	Pryor	OK	74361
	791237	Crawford	Melissa		<a href="mailto:mcrawford@bankboc.com">mcrawford@bankboc.com</a>	322 W. 6TH Street	Chelsea	OK	74016
	791230	Gibbons	Kenneth	Wayne	<a href="mailto:kgibbons@bankboc.com">kgibbons@bankboc.com</a>	8272 S. Lewis	Tulsa	OK	74137
	1445492	Merritt	Amanda	L	<a href="mailto:amerritt@bankboc.com">amerritt@bankboc.com</a>	322 W. 6TH Street	Chelsea	OK	74016
	791236	Miller	Jan	Lynn	<a href="mailto:ilm@bankboc.com">ilm@bankboc.com</a>	1490 North Highway 66	Catoosa	OK	74016
	791235	Ross	Randall	Dale	<a href="mailto:rross@bankboc.com">rross@bankboc.com</a>	14 West Main	Adair	OK	74330
	791229	Staires	Joe		<a href="mailto:jstaires@bankboc.com">jstaires@bankboc.com</a>	8272 S. Lewis	Tulsa	OK	74137
	791225	Wofford	Rhea	Anjannette	<a href="mailto:awofford@bankboc.com">awofford@bankboc.com</a>	1490 North Highway 66	Catoosa	OK	74015
	564671	Griffin	Amanda		<a href="mailto:agriffin@bankboc.com">agriffin@bankboc.com</a>	217 S Adair	Pryor	OK	74361
	1178151	Cabales	Heather		<a href="mailto:hcabales@bankboc.com">hcabales@bankboc.com</a>	217 S Adair	Pryor	OK	74361
	1570964	Romero	Edgar		<a href="mailto:eromero@bankboc.com">eromero@bankboc.com</a>	8272 S. Lewis	Tulsa	OK	74137