



3649 Leopard Street
361/888-4451

Account Number
Census Tract

IB 1035 (R 9/05)

CONSUMER LOAN APPLICATION

LOAN REQUEST

PURPOSE OF LOAN

AMOUNT REQUESTED \$

MONTHS NEEDED

PERSONAL INFORMATION

This application is designed to be completed by the applicant(s) with the lender's assistance. The Co-Applicant section and all other Co-Applicant questions should be completed to the extent possible if: (1) Co-Applicant will be jointly obligated with you on the loan; (2) you will be relying on income or assets of the Co-Applicant as a basis for repayment of the loan; (3) you are relying on income from alimony, child support or separate maintenance from the Co-Applicant or other party; or (4) you are married to the Co-Applicant and reside in, or the property is located in a community property State. If you are married, your spouse need not be jointly obligated with you on the loan and need not sign as a Co-Applicant unless item (2) above applies or unless the spouse's signature is required under state law to create a valid lien, pass clear title or waive inchoate rights to property.

Check Appropriate Box:

- 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 only complete the "applicant" section.
If you are applying for joint credit with another person, complete both "applicant" and "co-applicant" sections and sign below.

We intend to apply for joint credit.

Applicant Co-Applicant

APPLICANT CO-APPLICANT
FULL NAME D.O.B.
PRESENT ADDRESS Own Rent Years Phone
PREVIOUS ADDRESS (Complete if less than 2 years at present address)

MARITAL STATUS DEPENDENTS
COMPLETE FOR SECURED LOANS ONLY
Married Separated
Unmarried - (Includes Single, Divorced or Widowed)
Do Not Include Co-Applicant
Do Not Include Applicant or Dependents Listed by Applicant

SOCIAL SECURITY NO.

NAME AND ADDRESS OF EMPLOYER - How Long Phone

Type of Business Position/Title
PREVIOUS EMPLOYER - How Long (Complete if current job held less than two years)

Type of Business Position/Title
Are there any unsatisfied judgements against you? Yes No

In the last 6 years, have you been declared bankrupt? Yes No

Did you ever have credit in any other name? Yes No
If Yes, what name:

IF SELF EMPLOYED, PLEASE SUBMIT BALANCE SHEET, PROFIT AND LOSS STATEMENT, AND COPY OF LATEST FEDERAL TAX RETURN

ASSETS

DEPOSITS IN CHECKING & SAVINGS ACCOUNTS AMOUNT OR VALUE
Name of Institution Type Account No. Applicant Co-Applicant
Personal Property - Furniture, Art, Jewelry, etc
Stocks-Bonds-Name Name @ Value Ea. Pledged
Real Estate Owned
Net worth of Business Owned - Attach Current Financial Statement
Vehicles - List Make Year Fully Paid

TOTAL ASSETS

LIABILITIES - OBLIGATIONS - CREDIT REFERENCES

NOTE: LIST ALL PERSONAL TRUST, PARTNERSHIP, OR CORPORATE DEBTS. IF RECENTLY PAID OFF, LIST FOR CREDIT REFERENCE. INCLUDE DEBTS FOR 1ST AND 2ND LIEN LOANS (MORTGAGE OR TRUST DEED), AUTOS, APPLIANCES, FURNITURE, PERSONAL LOANS AND NOTES, CO-SIGNED NOTES, ALIMONY, SUPPORT PAYMENTS, AND CHARGE ACCOUNTS.

PURPOSE (A)-Applicant: (CA)-Co-Applicant: (JT) Jointly
OWED TO (NAME & ADDRESS)
ACCOUNT NUMBER MONTHLY PAYMENT BALANCE OWED Pay Out Of Loan x
If Balance
Is Zero
Indicate
Date
Closed in
This Space
TOTAL LIABILITIES

1) ATTACH ADDITIONAL LIST IF MORE SPACE NEEDED.
2) IF ANY OBLIGATION IS PAST DUE, ATTACH LETTER OF EXPLANATION.

**REAL ESTATE OWNED**

ADDRESS OF RESIDENCE PROPERTY		MORTGAGE HOLDER		ADDRESS OF MORTGAGE HOLDER		ACCOUNT NUMBER
PRESENT VALUE	DATE PURCHASED	PURCHASE PRICE	BALANCE FINANCED	MONTHLY PAYMENT	PRESENT BALANCE	

**INSURANCE**

(A)-Applicant: (CA)-Co-Applicant: (JT) Jointly

LIFE INSURANCE - COMPANY NAME AND ADDRESS	↓	TYPE	FACE AMOUNT	CASH VALUE

INSURANCE ON AUTOMOBILE	Carrier:	Policy #:
Agent:	Address:	Phone:

**PERSONAL REFERENCES**

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU OR PERSONAL REFERENCE	RELATIONSHIP	ADDRESS	CITY	STATE	PHONE

**PERSONAL CASH FLOW STATEMENT**

**INCOME REMARKS - Note:** Income from Alimony, Child Support or Maintenance Payments need not be disclosed unless their consideration is desired. \_\_\_\_\_

INCOME	Monthly	Yearly	Projected Next Year
Salary/Wages	_____	_____	_____
Bonus/Commissions	_____	_____	_____
Dividends/Interest	_____	_____	_____
Trust Income	_____	_____	_____
Rentals/R.E. Income (net of expenses)	_____	_____	_____
Royalties	_____	_____	_____
Capital Gains	_____	_____	_____
Equipment Leases	_____	_____	_____
Gifts/Inheritances	_____	_____	_____
Legal/Insurance Settlements	_____	_____	_____
Tax Refund	_____	_____	_____
Spouse Income	_____	_____	_____
Other	_____	_____	_____
<b>TOTAL INFLOWS</b>	_____	_____	_____
<b>EXPENSES</b>			
Housing (Mortgage Payment or Rent)	_____	_____	_____
Automobile Payment	_____	_____	_____
Other Loan Payments	_____	_____	_____
Credit Card Payments	_____	_____	_____
Insurance Payments (Car, Home, Life, Health)	_____	_____	_____
Property Taxes (if not incl. in Mtg. Pmt.)	_____	_____	_____
Electric/Gas bill (Average)	_____	_____	_____
Phone Bill (Average)	_____	_____	_____
Gasoline	_____	_____	_____
Groceries (Average)	_____	_____	_____
Child Support	_____	_____	_____
Child Care	_____	_____	_____
Other Living Expenses	_____	_____	_____
<b>TOTAL MONTHLY EXPENSES</b>	_____	_____	_____
<b>*NET CASH FLOW</b>	_____	_____	_____

**AGREEMENT**

The undersigned hereby declare and represent that they have read the foregoing Application, that all statements made therein are complete and true to their knowledge, that all financial and credit information of value to the consideration of this Loan Request has been given and that the statements are made and information given as an inducement to the Lender to grant the Loan for which this Application is made. The Applicant(s) authorize the Lender, or his Agent, to verify the information contained herein and to make such additional normal inquiries as reasonably may be related to or associated with this Application, from credit bureaus and from employers, creditors, and references listed on this application, and agree that such information, along with this Application, shall remain the Lender's property.

The undersigned understand that the selection of a dealer or contractor is their responsibility and that this financial institution in no way guarantees equipment, materials or workmanship and that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of above facts, as applicable under the provisions of Title 18, United States Code, Section 1014.

Accepted:

Applicant	Applicant
Date	Date
Driver's License No. _____	Driver's License No. _____

CUSTOMER/APPLICANT  
IDENTIFICATION FORM

APPLICANT

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Name

---

Address

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*(Physical Address, 911 Address or directions if above is a PO Box #)*

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City, State, Zip Code

---

Email Address

---

Date of Birth

---

Social Security # or TIN #

---

SSN Issue Date

---

ID#

---

ID Issuer (State)

---

ID Issue Date

---

ID Expiration Date

Verified by:

---

Initials

CUSTOMER/APPLICANT  
IDENTIFICATION FORM

CO-APPLICANT

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Name

---

Address

---

*(Physical Address, 911 Address or directions if above is a PO Box #)*

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City, State, Zip Code

---

Email Address

---

Date of Birth

---

Social Security # or TIN #

---

SSN Issue Date

---

ID#

---

ID Issuer (State)

---

ID Issue Date

---

ID Expiration Date

Verified by:

---

Initials

**CREDIT APPLICATION DISCLOSURE FOR  
INSURANCE/ANNUITY PRODUCTS**

**VALUEBANK TEXAS**  
3649 Leopard  
CORPUS CHRISTI, Texas 78408  
(361)888-4451

LOAN NUMBER	DISCLOSURE DATE	

**APPLICANT INFORMATION**

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**IMPORTANT NOTICE**  
**DO NOT SIGN THIS FORM UNTIL YOU READ IT AND UNDERSTAND ITS CONTENTS**

Insurance and/or annuity products may be solicited, offered or sold in connection with the type of credit for which you have applied. We cannot, as a condition for you to obtain the credit:

- require you to purchase an insurance product or annuity from us, or from any of our affiliates; or
- make you agree not to obtain, or prohibit you from obtaining, an insurance product or annuity from another company that is not affiliated with us.

**INSURANCE/ANNUITY PRODUCTS DISCLOSURE**

Any insurance product or annuity that you may agree to purchase from us or our affiliates:

- is not a deposit or other obligation of ours, or our affiliates; and
- is not guaranteed by us or our affiliates; and
- is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States (with the exception of any federal crop insurance or federal flood insurance); and
- is not insured by us or our affiliates, and
- if the insurance product or annuity that you agree to purchase from us or our affiliates involves investment risk, this risk includes the possible loss of value and principal.

**ACKNOWLEDGMENT.** Each undersigned Applicant hereby acknowledges receipt of this Credit Application Disclosure For Insurance/Annuity Products on the date indicated below, and has read and understood its contents.

Signatures are set forth below.

**CERTIFICATION.** The undersigned hereby certifies that on behalf of the Lender he/she orally provided the above disclosures to the Applicant(s) on the date noted below.

**VALUEBANK TEXAS**

By: \_\_\_\_\_ Date \_\_\_\_\_  
Its:

Initials

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

Rev. 12/2010

**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 Account balances
- Payment history and Credit history
- Credit scores and Credit card or other debt

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 ValueBank Texas chooses to share; and whether you can limit this sharing.

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

**Questions?**

Call 361-888-4451 or go to [valuebanktexas.com](http://valuebanktexas.com)

**What we do**

<b>How does ValueBank Texas protect my personal information?</b>	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.
<b>How does ValueBank Texas collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>- Open an account or Pay your bills</li> <li>- Use your credit or debit card or Make a wire transfer</li> <li>- Apply for a loan</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes--information about your creditworthiness</li> <li>- affiliates from using your information to market to you</li> <li>- sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>ValueBank Texas has no affiliates.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>ValueBank Texas does not share with nonaffiliates so they can market to you.</i>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>ValueBank Texas does not jointly market.</i>

**Other important information****Special Notice For Texas Residents**

**HOW TO FILE A COMPLAINT.** We are chartered, licensed and/or registered under the laws of the State of Texas and by state law are subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against us should contact the **Texas Department of Banking** through one of the means indicated below:

**In Person or by U.S. Mail:** Texas Department of Banking  
Consumer Assistance Activities  
2601 North Lamar Boulevard, Suite 300  
Austin, Texas 78705-4294

**Telephone Number:** (877)276-5554  
**Fax Number:** (512)475-1313  
**E-Mail:** [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)  
**Department Website:** [www.dob.texas.gov](http://www.dob.texas.gov)