

ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE
INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH
IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.

Alimony, Child Support, separate maintenance
received under: Written Agreement
 Court Order Oral Understanding

Other Income: \$ _____ per _____ Source: _____

Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?

Yes (Explain in detail on a separate sheet) No

Checking Account No: _____ Institution and branch: _____

Savings Account No: _____ Institution and branch: _____

SECTION C -- MARITAL STATUS

APPLICANT: Married Separated Unmarried (including single, divorced, widowed)

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

SECTION D -- DEBTS

Monthly expenses include the following: (as applicable)

Current Mortgage: \$ _____ Credit Cards: \$ _____

Car Payment: \$ _____ Other debt Payments: \$ _____

SECTION E -- SECURITY and LOAN REQUEST

Amount Requested: \$ _____ Interest Rate: _____ % No. of Months: _____

Purpose of Loan: _____

Tax Valuation: \$ _____ Present Market Value: \$ _____

Address of Property: _____

Legal Description of Property: (or attach separate sheet) _____

**I HEREBY ACKNOWLEDGE THAT LENDER MAY NOT REQUIRE ME TO APPLY THE
PROCEEDS OF THIS LOAN TO ANOTHER DEBT THAT IS NOT SECURED BY MY HOME OR TO ANOTHER
DEBT TO THE LENDER: Applicants Initials: _____**

THERE ARE NO OTHER EQUITY LIENS ON THE PROPERTY. Applicants Initials: _____

Other loans on property within last 18 months:

Lender	Amount	Purpose	Paid Off	Payoff Date
_____	\$ _____	_____	YES/NO	_____
_____	\$ _____	_____	YES/NO	_____
_____	\$ _____	_____	YES/NO	_____

Names and address of all co-owners of the property:

Name	Address
_____	_____

EVERYTHING THAT 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 (where applicable)
 Date: _____

Date Application Received: _____

LOAN WORKSHEET	Appraised Value	\$
	(1 st lien only) x 60%	
	Less Outstanding Debt	
	Maximum Amt. of Loan	\$

**NOTICE CONCERNING EXTENSIONS OF CREDIT DEFINED BY
SECTION 50(a)(6), ARTICLE XVI, TEXAS CONSTITUTION:**

"SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION ALLOWS CERTAIN LOANS TO BE SECURED AGAINST THE EQUITY IN YOUR HOME. SUCH LOANS ARE COMMONLY KNOWN AS EQUITY LOANS. IF YOU DO NOT REPAY THE LOAN OR IF YOU FAIL TO MEET THE TERMS OF THE LOAN, THE LENDER MAY FORECLOSE AND SELL YOUR HOME. THE CONSTITUTION PROVIDES THAT:

(A) THE LOAN MUST BE VOLUNTARILY CREATED WITH THE CONSENT OF EACH OWNER OF YOUR HOME AND EACH OWNER'S SPOUSE;

(B) THE PRINCIPAL LOAN AMOUNT AT THE TIME THE LOAN IS MADE MUST NOT EXCEED AN AMOUNT THAT, WHEN ADDED TO THE PRINCIPAL BALANCES OF ALL OTHER LIENS AGAINST YOUR HOME, IS MORE THAN 80 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME;

(C) THE LOAN MUST BE WITHOUT RECOURSE FOR PERSONAL LIABILITY AGAINST YOU AND YOUR SPOUSE UNLESS YOU OR YOUR SPOUSE OBTAINED THIS EXTENSION OF CREDIT BY ACTUAL FRAUD;

(D) THE LIEN SECURING THE LOAN MAY BE FORECLOSED UPON ONLY WITH A COURT ORDER;

(E) FEES AND CHARGES TO MAKE THE LOAN MAY NOT EXCEED 3 PERCENT OF THE LOAN AMOUNT;

(F) THE LOAN MAY NOT BE AN OPEN-END ACCOUNT THAT MAY BE DEBITED FROM TIME TO TIME OR UNDER WHICH CREDIT MAY BE EXTENDED FROM TIME TO TIME UNLESS IT IS A HOME EQUITY LINE OF CREDIT;

(G) YOU MAY PREPAY THE LOAN WITHOUT PENALTY OR CHARGE;

(H) NO ADDITIONAL COLLATERAL MAY BE SECURITY FOR THE LOAN;

(I) THE LOAN MAY NOT BE SECURED BY HOMESTEAD PROPERTY THAT IS DESIGNATED FOR AGRICULTURAL USE AS OF THE DATE OF CLOSING, UNLESS THE AGRICULTURAL HOMESTEAD PROPERTY IS USED PRIMARILY FOR THE PRODUCTION OF MILK;

(J) YOU ARE NOT REQUIRED TO REPAY THE LOAN EARLIER THAN AGREED SOLELY BECAUSE THE FAIR MARKET VALUE OF YOUR HOME DECREASES OR BECAUSE YOU DEFAULT ON ANOTHER LOAN THAT IS NOT SECURED BY YOUR HOME;

(K) ONLY ONE LOAN DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION MAY BE SECURED WITH YOUR HOME AT ANY GIVEN TIME;

(L) THE LOAN MUST BE SCHEDULED TO BE REPAYED IN PAYMENTS THAT EQUAL OR EXCEED THE AMOUNT OF ACCRUED INTEREST FOR EACH PAYMENT PERIOD;

(M) THE LOAN MAY NOT CLOSE BEFORE 12 DAYS AFTER YOU SUBMIT A LOAN APPLICATION TO THE LENDER OR BEFORE 12 DAYS AFTER YOU RECEIVE THIS NOTICE, WHICHEVER DATE IS LATER; AND MAY NOT WITHOUT YOUR CONSENT CLOSE BEFORE ONE BUSINESS DAY AFTER THE DATE ON WHICH YOU RECEIVE A COPY OF YOUR LOAN APPLICATION IF NOT PREVIOUSLY PROVIDED AND A FINAL ITEMIZED DISCLOSURE OF THE ACTUAL FEES, POINTS, INTEREST, COSTS, AND CHARGES THAT WILL BE CHARGED AT CLOSING; AND IF YOUR HOME WAS SECURITY FOR THE SAME TYPE OF LOAN WITHIN THE PAST YEAR, A NEW LOAN SECURED BY THE SAME PROPERTY MAY NOT CLOSE BEFORE ONE YEAR HAS PASSED FROM THE CLOSING DATE OF THE OTHER LOAN, UNLESS ON OATH YOU REQUEST AN EARLIER CLOSING DUE TO A DECLARED STATE OF EMERGENCY;

(N) THE LOAN MAY CLOSE ONLY AT THE OFFICE OF THE LENDER, TITLE COMPANY, OR AN ATTORNEY AT LAW;

(O) THE LENDER MAY CHARGE ANY FIXED OR VARIABLE RATE OF INTEREST AUTHORIZED BY STATUTE;

(P) ONLY A LAWFULLY AUTHORIZED LENDER MAY MAKE LOANS DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION;

(Q) LOANS DESCRIBED BY SECTION 50(a)(6), ARTICLE XVI, OF THE TEXAS CONSTITUTION MUST:

(1) NOT REQUIRE YOU TO APPLY THE PROCEEDS TO ANOTHER DEBT EXCEPT A DEBT THAT IS SECURED BY YOUR HOME OR OWED TO ANOTHER LENDER;

CUSTOMER/APPLICANT
IDENTIFICATION FORM

APPLICANT

Name

Address

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

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

Name

Address

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

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

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.

Reasons we can share your personal information	Does ValueBank Texas 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 nonaffiliates to market to you	No	We don't share

Questions?

Call 361-888-4451 or go to valuebanktexas.com

What we do

How does ValueBank Texas 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.
How does ValueBank Texas collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - Open an account or Pay your bills - Use your credit or debit card or Make a wire transfer - Apply for a loan We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> - 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. See below for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>ValueBank Texas has no affiliates.</i>
Nonaffiliates	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>
Joint marketing	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
Department Website: www.dob.texas.gov