



Home Improvement Loan

Date _____ Time _____ Note # _____ Port # _____ Branch _____ Officer _____

APPLICANT INFORMATION

First Name _____ Middle Initial _____ Last Name _____ Social Security No. _____ Birth Date _____ Unmarried* Married Separated

Home Phone _____ Home Address _____ City/State/Zip _____ How Long _____

Own Live With Relatives Other Cards (Oil, Gas, Etc.) Other _____ Previous Address _____ City/State/Zip _____ How Long _____

Rent Other _____

Employer Name _____ City/State/Zip _____ Position/Title _____ How Long _____

Gross Monthly Salary \$ _____ Business Phone _____ Nearest Relative Not Living With You _____ Nearest Relative Address _____

Previous Employer (if Current Less Than 2 Years) _____ City/State/Zip _____ Position/Title _____ How Long _____

Sources of Other Income & Monthly Amounts** _____

Credit Visa/MasterCard Other Cards (Oil, Gas, Etc.) Other _____ Checking ValueBank Texas Other _____ Savings ValueBank Texas Other _____

References Retail Stores (Sears, etc.) Other Loans _____ Account Other _____

*Includes Single, Divorced & Widowed **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.

JOINT APPLICANT INFORMATION

First Name _____ Middle Initial _____ Last Name _____ Social Security No. _____ Birth Date _____ Home Phone _____

Home Address Same As Applicant _____ City/State/Zip _____ How Long _____ Business Phone _____

Employer Name _____ City/State/Zip _____ Position/Title _____ How Long _____

Gross Monthly Salary \$ _____ Business Phone _____ Nearest Relative Not Living With You _____ Nearest Relative Address _____

Sources of Other Income & Monthly Amounts** _____

Credit Visa/MasterCard Other Cards (Oil, Gas, Etc.) Other _____ Checking ValueBank Texas Other _____ Savings ValueBank Texas Other _____

References Retail Stores (Sears, etc.) Other Loans _____ Account Other _____

LOAN REQUEST INFORMATION

Secured by property Unsecured Amount Requested \$ _____ Loan Term _____

Secured by other _____

Address Where Improvements Are To Be Done (Street, City, County, State, Zip) _____ Date of Home Purchase _____ Purchase Price _____

Mortgage Balance _____ Mortgage Company _____ Owner Occupied Rental Property Vacation/Second Home

General Contractor and Phone Number (If Available) _____ Describe Improvements _____

Yes, I authorize ValueBank Texas to automatically debit my account each month in the payment amount due. My Account No. is: _____

LOAN REQUEST INFORMATION

ASSETS OWNED (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	PLEGDED ASSET?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			\$
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
TOTAL ASSETS			\$

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

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		\$	\$	\$
AUTOMOBILES (describe)					
TOTAL DEBITS			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments? No Yes
 If yes, to (Name & Address) _____ Amt. per month \$ _____

Are you a co-maker, endorser or guarantor on any loan or contract? No Yes If yes, for whom? _____ To Whom? _____

Are there any unsatisfied judgments against you? No Yes If yes, to whom owed? _____ Amount \$ _____

Have you been declared bankrupt in the last 10 years? No Yes If yes, where? _____ Year? _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not want to furnish the information, please check below:

APPLICANT: I do not wish to furnish this information. Sex: Female Male
 Ethnicity: Hispanic or Latino NOT Hispanic or Latino
 Race: American Indian/Alaskan Native Asian Black or African American White Native Hawaiian or Other Pacific Islander

CO-APPLICANT: I do not wish to furnish this information. Sex: Female Male
 Ethnicity: Hispanic or Latino NOT Hispanic or Latino
 Race: American Indian/Alaskan Native Asian Black or African American White Native Hawaiian or Other Pacific Islander

This application was taken by: _____ on _____ Face-to-Face Interview Mail Telephone

The information I/we have supplied on this application is, to the best of my/our knowledge, complete and correct. You (ValueBank Texas) may verify this information and obtain additional information as necessary for credit review. I/we will pay any filing, lien search or appraisal fees that may be incurred by you pertaining to this loan. You may share information received about me with your affiliates and others including information that may be used to offer me insurance and investment products.

Applicant Signature X	Date	Applicant Signature X	Date
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PERSONAL CASH FLOW STATEMENT

	Monthly	Yearly	Projected Next Year
INCOME			
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	_____	_____	_____
TOTAL INFLOWS	_____	_____	_____
EXPENSES			
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	_____	_____	_____
TOTAL MONTHLY EXPENSES	_____	_____	_____
*NET CASH FLOW	_____	_____	_____

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

CREDIT APPLICATION ADDENDUM

IMPORTANT: Read these Directions before completing this Application

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

- If you are applying for individual credit, but are relying on income from 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 about the person on whose alimony, support, maintenance payments, income, or assets that you are relying.

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