



# VACANT LAND OR LOT ONLY

Date \_\_\_\_\_ Time \_\_\_\_\_ Note # \_\_\_\_\_ Port # \_\_\_\_\_ Branch \_\_\_\_\_ Officer \_\_\_\_\_

## APPLICANT INFORMATION

First Name	Middle Initial	Last Name	Social Security No.	Birth Date	<input type="checkbox"/> Unmarried* <input type="checkbox"/> Married <input type="checkbox"/> Separated
Home Phone ( )	Home Address		City/State/Zip	How Long	
<input type="checkbox"/> Own <input type="checkbox"/> Live With Relatives <input type="checkbox"/> Rent <input type="checkbox"/> Other _____	Previous Address		City/State/Zip	How Long	
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 <input type="checkbox"/> Visa/MasterCard <input type="checkbox"/> Other Cards (Oil, Gas, Etc.) References <input type="checkbox"/> Retail Stores (Sears, etc.) <input type="checkbox"/> Other Loans	Checking <input type="checkbox"/> ValueBank Texas Account <input type="checkbox"/> Other _____	Savings <input type="checkbox"/> ValueBank Texas Account <input type="checkbox"/> 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 <input type="checkbox"/> 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 <input type="checkbox"/> Visa/MasterCard <input type="checkbox"/> Other Cards (Oil, Gas, Etc.) References <input type="checkbox"/> Retail Stores (Sears, etc.) <input type="checkbox"/> Other Loans	Checking <input type="checkbox"/> ValueBank Texas Account <input type="checkbox"/> Other _____	Savings <input type="checkbox"/> ValueBank Texas Account <input type="checkbox"/> Other _____			

## LOAN REQUEST INFORMATION

Purpose of Loan:  Purchase  Refinance  Other (Explain) \_\_\_\_\_

Purchase Price \$	Amount Requested \$	Interest Rate %	No. of Months	Monthly Payment Principal & Interest \$
Property Street Address	City	County	State	Zip
Legal Description (Attach description if necessary)				
<input type="checkbox"/> 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? \_\_\_\_\_

**NOTICE - JOINT CREDIT:** We intend to apply for joint credit. (Initials) \_\_\_\_\_

**AGREEMENT:** The undersigned applies for the loan indicated in this application to be secured by a first mortgage or deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purposes, and that all statements made in this application are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the lender even if the loan is not granted.

I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1014.

### 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 or 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 the Application, shall remain the Lender's property.

Accepted:

Applicant \_\_\_\_\_ Date \_\_\_\_\_ Applicant \_\_\_\_\_ Date \_\_\_\_\_  
Driver's License No. \_\_\_\_\_ Driver's License No. \_\_\_\_\_

### PERSONAL CASH FLOW STATEMENT

	Monthly	Yearly	Projected Next Year
<b>INCOME</b>			
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>	_____	_____	_____

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:

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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)