



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.)	Checking	<input type="checkbox"/> ValueBank Texas	Savings <input type="checkbox"/> ValueBank Texas
References	<input type="checkbox"/> Retail Stores (Sears, etc.)	<input type="checkbox"/> Other Loans	Account	<input type="checkbox"/> Other	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.)	Checking	<input type="checkbox"/> ValueBank Texas	Savings <input type="checkbox"/> ValueBank Texas
References	<input type="checkbox"/> Retail Stores (Sears, etc.)	<input type="checkbox"/> Other Loans	Account	<input type="checkbox"/> Other	Account <input type="checkbox"/> Other

LOAN REQUEST INFORMATION					
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> 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:					

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
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	_____	_____	_____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

****Complete for dwelling-secured loans only****

****Do not complete GMI Section if a business or trust****

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Borrower:

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino Print *origin*: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

Co-Borrower:

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino Print *origin*: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

- American Indian or Alaska Native – Print *name of enrolled or Principal tribe*: _____

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – Print *race*: _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander – Print *race*: _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – Print *name of enrolled or Principal tribe*: _____

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – Print *race*: _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander – Print *race*: _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

Section 4: Signature

I certify the information provided is true and complete. I authorize Lender or its agents to verify the information obtained in this application and to obtain additional information concerning my financial condition, including, without limitation, consumer credit reports. I authorize Lender to furnish such information and any other credit experience with me to others and to answer any questions about my credit experience and other financial relationships with Lender, to the extent not prohibited by applicable law. I agree to notify Lender, in writing, of any change that materially affects the accuracy of this application.

It may be a crime punishable by a fine or imprisonment or both to knowingly make false statements concerning any of the above information, under provisions of applicable federal and state law.

Borrower Signature:	
Date:	

Co-Borrower Signature:	
Date:	

CUSTOMER/APPLICANT
IDENTIFICATION FORM

APPLICANT

Name

Address

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

City, State, Zip Code

Email Address

Social Security # or TIN #

Date of Birth

DL or Other ID#

ID Issuer (State)

Issue Date (If applicable)

Expiration Date

Verified by:

Initials

CUSTOMER/APPLICANT
IDENTIFICATION FORM

CO-APPLICANT

Name

Address

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

City, State, Zip Code

Email Address

Social Security # or TIN #

Date of Birth

DL or Other ID#

ID Issuer (State)

Issue Date (If applicable)

Expiration Date

Verified by:

Initials

**VALUEBANK TEXAS
PRIVACY DISCLOSURE**

Rev. 7/3/2012

FACTS	WHAT DOES VALUEBANK TEXAS 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?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and income • Account Balances and payment history • Credit history and credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 customer's 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	YES	NO
For our marketing purposes – to offer our products and service to you.	YES	NO
For joint marketing with other financial companies	NO	We Do Not Share
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We Do Not Share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We Do Not Share
For our affiliates to market to you	NO	We Do Not Share
For nonaffiliates to market to you	NO	We Do Not Share

Questions?	Call (361) 888-4451 or go to valuebanktexas.com
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Who we are	
Who is providing this notice?	ValueBank Texas

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?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your debit or credit card
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your credit worthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other Important information

ValueBank Texas is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against ValueBank Texas should contact the Texas Department of Banking.

ValueBank Texas also engages in the money transmission and currency exchange business as an authorized delegate of American Express, MoneyGram and Foreign Currency Exchange International under Chapter 151 of the Texas Finance Code. If you have a complaint, first contact the consumer assistance division of American Express at 1-800-221-7282, MoneyGram at 1-800-542-3590 or Foreign Currency Exchange International at, 1-407-404-7002 if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking

Consumers/customers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

In Person or U.S. Mail to....	Texas Department of Banking 2601 North Lamar Boulevard, Suite 300 Austin, TX 78705-4294
Telephone Number.....	1-877/276-5554 (toll free)
Fax Number.....	512/475-1313
E-mail Address.....	consumer.complaints@dob.texas.gov
Website.....	www.dob.texas.gov

Thank you very much for banking with ValueBank Texas. We are proud to have you as a customer and you may rest assured that we are doing everything possible to protect the privacy of the financial information you have entrusted us with.