



Home Improvement Loan

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

<input type="checkbox"/> Secured by property <input type="checkbox"/> Unsecured	Amount Requested \$	Loan Term
<input type="checkbox"/> 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	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Rental Property <input type="checkbox"/> Vacation/Second Home
General Contractor and Phone Number (If Available)		Describe Improvements
<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? _____

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
---------------------------------	------	---------------------------------	------

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.

VALUEBANK TEXAS
3649 LEOPARD
CORPUS CHRISTI, TEXAS 78408
361-888-4451

YOUR PRIVACY IS IMPORTANT TO US

PRIVACY DISCLOSURE

You provide important information about yourself to a variety of businesses and organizations. The same is true when you do business with our financial institution. You are asked to provide us with certain personal information that helps us give you better service and complete your transactions more effectively. We work diligently to safeguard the information you give to us. In fact, we developed the following policies to ensure your confidentiality and maintain your confidence in our institution. These policies detail the strict standards we have in place. For this reason we ask that you please read the following information carefully.

INFORMATION WE COLLECT ABOUT YOU

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms,
- Information about your transactions with us, our affiliates, or others,
- Information we receive from a consumer-reporting agency
- Information we receive as a result of verifying customer information.

NO DISCLOSURES OUTSIDE OF EXCEPTIONS

We do not disclose any nonpublic personal information about our customers or **former** customers to anyone, except as permitted by law.

CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.

We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

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:	2601 North Lamar Boulevard, Suite 300 Austin, Texas 78705-4294
By telephone:	(877)276-5544
By Fax:	(512)475-1313
By E-Mail:	consumer.complaints@banking.state.tx.us
Via the Internet Website:	www.banking.state.tx.us