



VACANT LAND OR LOT ONLY

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 _____ 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.) Checking ValueBank Texas Savings ValueBank Texas
 References Retail Stores (Sears, etc.) Other Loans Account Other _____ 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.) Checking ValueBank Texas Savings ValueBank Texas
 References Retail Stores (Sears, etc.) Other Loans Account Other _____ Account 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)

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
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

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