

Joint Applicants _____ Initials

Individual _____ Initials

ROUND TOP STATE BANK CREDIT APPLICATION

Amount of Loan Requested _____

Purpose of Loan _____

APPLICANT

Full Name (First,Middle,Last,Suffix) _____

Physical Address _____ Years There _____

City/State/Zip _____

Mailing Address _____

City/State/Zip _____

Email _____ Cell # _____

Do you currently: _____ Own _____ Rent _____ Live with Parents _____

Phone _____ Birth Date ____/____/____ Age _____

SS# _____ DL# _____ State _____

Previous Address _____ Yrs. There _____

City/State/Zip _____

Current Employer _____ Yrs. There _____

Employer's Address _____

Position _____ Supervisor _____ Ph # _____

Previous Employer _____ Yrs. There _____

Employer's Address _____

Current Salary _____ per _____ No. of Dependents _____

Other Income _____ per _____ Source _____

Name of Nearest Relative (not living with you) _____

Relationship _____ Address _____

CO-APPLICANT

Full Name (First,Middle,Last,Suffix) _____

Physical Address _____ Years There _____

City/State/Zip _____

Mailing Address _____

City/State/Zip _____

Email _____ Cell # _____

Do you currently: _____ Own _____ Rent _____ Live with Parents _____

Phone _____ Birth Date ____/____/____ Age _____

SS# _____ DL# _____ State _____

Previous Address _____ Yrs. There _____

City/State/Zip _____

Current Employer _____ Yrs. There _____

Employer's Address _____

Position _____ Supervisor _____ Ph # _____

Previous Employer _____ Yrs. There _____

Employer's Address _____

Current Salary _____ per _____ No. of Dependents _____

Other Income _____ per _____ Source _____

Name of Nearest Relative (not living with you) _____

Relationship _____ Address _____

Alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order _____ written agreement _____ oral understanding _____.

ASSETS OWNED

DEBTS OWED

Description of Assets Owned	\$ Value	Description of Outstanding Debts	\$ Value
CASH on Hand and in Bank Accounts: Checking _____ Checking _____ Savings _____		BANK LOANS (List): Secured _____ Unsecured _____	
AUTOMOBILES OWNED (Make, Model, Year): _____ _____		AUTOMOBILE LOANS OWING (List to Whom): _____ _____	
LIFE INSURANCE (Cash Value): Amount Carried _____ Cash Value _____		REAL ESTATE LOANS: Lien against Residence _____ Lien against Other Real Estate _____ Property Taxes Due _____	
REAL ESTATE OWNED: Value of Residence _____ Value of Other Lands _____		Rents Owed (List to Whom): _____ _____	
STOCKS, BONDS, CD'S (List Issuer, Type, No. Shares): _____ _____ _____		OTHER LIABILITIES (Please List): _____ _____ _____	
OTHER (Please List): Value of Personal Goods, Furniture, Jewelry, Etc. _____ _____		Credit Cards _____ TOTAL LIABILITIES Total Assets Minus Total Liabilities = NET WORTH	
TOTAL ASSETS		TOTAL LIABILITIES plus NET WORTH	

CASH FLOW STATEMENT

Please provide the following information regarding sources and uses of cash. This Cash Flow Statement is Individual Combined

INCOME	Current Month-Year Estimate	EXPENSES	Current Month-Year Estimate
1. Salaries, commissions, bonuses or other income	_____	1. Personal expenses (Utilities, food, etc.)	_____
2. Rents Received	_____	2. Mortgage/Rent on homestead	_____
3. Dividends	_____	3. Other Bank Loans (principal and interest)	_____
4. Interest Income	_____	4. Credit Card Payments	_____
5. Royalties	_____	5. Insurance payments (car, home, health, etc.)	_____
6. Distributions from estates and trusts	_____	6. Income tax payments (not covered by withholding)	_____
7. Other sources of cash:	_____	7. Other uses of cash: fuel	_____
	_____	Incidentals	_____
	_____		_____
	_____		_____
TOTAL CASH RECEIVED	\$ _____	TOTAL CASH OUTLAYS	\$ _____
CASH FLOW SURPLUS (DEFICIT)	\$ _____		

Are you a co-maker, endorser, or guarantor on any loan or contract? No Yes, Explain _____

Are there any unsatisfied judgements against you? No Yes, Explain _____

Have you been declared bankrupt in the last 14 years? No Yes, Explain _____

Other obligations - (e.g. liability to pay alimony, child support, separate maintenance) _____

CREDIT REFERENCES:	Name of Creditor	Address	Balance	Monthly Payment
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____

SECURED CREDIT: _____

PREVIOUS BANKS: _____

COMMENTS: _____

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____

Loan Originator Name _____ Loan Originator NMLS # _____

Loan Origination Organization Round Top State Bank NMLS #663334