

ROUND TOP STATE BANK CREDIT APPLICATION

I am applying for individual credit
 We intend to apply for joint credit _____
Initials Initials

Amount of Loan Requested \$ _____
 Purpose of Loan _____
 Collateral Description _____

Secured
 Unsecured

APPLICANT	CO-APPLICANT
Full Name (First, Middle, Last, Suffix) _____	Full Name (First, Middle, Last, Suffix) _____
Physical Address _____	Physical Address _____
City/State/Zip _____	City/State/Zip _____
Mailing Address _____	Mailing Address _____
City/State/Zip _____	City/State/Zip _____
Email _____	Email _____
Do you currently: _____ Own _____ Rent _____ Live with Parents _____	Do you currently: _____ Own _____ Rent _____ Live with Parents _____
Phone _____ Birth Date ____/____/____ Age _____	Phone _____ Birth Date ____/____/____ Age _____
SS# _____ DL# _____ State _____	SS# _____ DL# _____ State _____
Previous Address _____ Yrs. There _____	Previous Address _____ Yrs. There _____
City/State/Zip _____	City/State/Zip _____
Current Employer _____ Yrs. There _____	Current Employer _____ Yrs. There _____
Employer's Address _____	Employer's Address _____
Position _____ Supervisor _____ Ph # _____	Position _____ Supervisor _____ Ph # _____
Previous Employer _____ Yrs. There _____	Previous Employer _____ Yrs. There _____
Employer's Address _____	Employer's Address _____
Current Salary _____ per _____ No. of Dependents _____	Current Salary _____ per _____ No. of Dependents _____
Other Income _____ per _____ Source _____	Other Income _____ per _____ Source _____
Name of Nearest Relative (not living with you) _____	Name of Nearest Relative (not living with you) _____
Relationship _____ Address _____	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

Complete only if: For joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

APPLICANT	Married	Separated	Unmarried (Including single, divorced, and widowed)
CO-APPLICANT	Married	Separated	Unmarried (Including single, divorced, and widowed)

ASSETS OWNED		DEBTS OWED	
Description of Assets Owned	\$ Value	Description of Outstanding Debt	\$ 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. of 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
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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**