



MAIN Offices  
7806 Indiana Avenue  
Lubbock, TX 79423  
(806) 788-0800

MIDCITY Offices  
3405 22nd Street  
Lubbock, TX 79410  
(806) 788-0817

SOUTHWEST Offices  
9810 Slide Road  
Lubbock, TX 79424  
(806) 776-0800

WILSON Offices  
P.O. BOX 179  
Wilson, TX 79381  
(806) 628-6551

TAHOKA Offices  
P.O. BOX 1550  
Tahoka, TX 79373  
(806) 998-0395

CREDIT APPLICATION				LOAN COMMITTEE
<b>TYPE OF CREDIT REQUESTED</b>			<b>BANK USE ONLY</b>	
<input type="checkbox"/> SECURED <input type="checkbox"/> UNSECURED			DATE _____ APPROVED _____ DECLINED _____ REASON _____	
IMPORTANT: Check the appropriate boxes and complete the applicable sections. <input type="checkbox"/> INDIVIDUAL CREDIT - relying on my income or assets <input type="checkbox"/> INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources <input type="checkbox"/> JOINT CREDIT				
AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY	
			<input type="checkbox"/> MONTHLY <input type="checkbox"/> OTHER	
<b>SECTION A - INFORMATION REGARDING APPLICANT</b>				
NAME OF APPLICANT		BIRTHDATE	PHONE NUMBER	
ADDRESS		CITY	STATE	HOW LONG?
DRIVER'S LICENSE NUMBER	SOCIAL SECURITY NUMBER	LANDLORD / MORTGAGE COMPANY	MONTHLY PAYMENT	
PREVIOUS ADDRESS		HOW LONG?		
EMPLOYER	POSITION	HOW LONG?	PHONE NUMBER	
PREVIOUS EMPLOYER	HOW LONG?	NUMBER OF DEPENDENTS		
Income from alimony, child support or maintenance payment need not be revealed if you do not choose to disclose such income in applying for credit required.				
NET MONTHLY INCOME	OTHER INCOME AND SOURCE			
NEAREST RELATIVE NOT LIVING WITH YOU AND THEIR ADDRESS				
PERSONAL REFERENCE AND RELATIONSHIP			PHONE NUMBER	
CHECKING ACCOUNT - BANK		SAVINGS ACCOUNT - BANK		
<b>SECTION B - INFORMATION REGARDING CO-SIGNER / CO-BORROWER / GUARANTOR</b>				
JOINT APPLICANT OR OTHER PARTY		BIRTHDATE	PHONE NUMBER	
ADDRESS		HOW LONG?		
DRIVER'S LICENSE NUMBER	SOCIAL SECURITY NUMBER	LANDLORD / MORTGAGE COMPANY	MONTHLY PAYMENT	
PREVIOUS ADDRESS		HOW LONG?		
EMPLOYER	POSITION	HOW LONG?	PHONE NUMBER	
PREVIOUS EMPLOYER	HOW LONG?	NUMBER OF DEPENDENTS		
Income from alimony, child support or maintenance payment need not be revealed if you do not choose to disclose such income in applying for credit required.				
NET MONTHLY INCOME	OTHER INCOME AND SOURCE			
NEAREST RELATIVE NOT LIVING WITH YOU AND THEIR ADDRESS				
PERSONAL REFERENCE AND RELATIONSHIP			PHONE NUMBER	
CHECKING ACCOUNT - BANK		SAVINGS ACCOUNT - BANK		
<b>SECTION C - COLLATERAL SUMMARY</b>			<b>BANK USE ONLY</b>	
SERIAL NUMBER	COLLATERAL		VALUE	
INSURANCE COMPANY				
TOTAL DEBT				
<b>SECTION D - COMPLIANCE WITH POLICY GUIDELINES</b>			<b>BANK USE ONLY</b>	
<input type="checkbox"/> YES <input type="checkbox"/> NO				
REMARKS				
<b>SECTION E - MARITAL STATUS</b>				
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	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried ( including single, divorced, and widowed )			
OTHER PARTY	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried ( including single, divorced, and widowed )			
			<b>FUNDING</b>	
			CASHIERS CHECK: \$ _____	
			TO: _____	
			FROM: _____	
			DRAFT FROM: _____	
			DRAFT AMOUNT: \$ _____	
			DEPOSIT: \$ _____	
			ACCOUNT #: _____	
			CASH: \$ _____	
			<b>AUTOMATIC PAYMENT</b>	
			BANK NAME _____	
			ROUTING NUMBER _____	
			ACCOUNT NUMBER _____	

**( For Creditor Use )**

**CONTRACT INFORMATION**

LOAN NUMBER: \_\_\_\_\_

CIF NUMBER: \_\_\_\_\_

APR: \_\_\_\_\_

LOAN TYPE: \_\_\_\_\_

TYPE PAY: \_\_\_\_\_

DATE OF NOTE: \_\_\_\_\_

FIRST DUE DATE: \_\_\_\_\_

MATURITY DATE: \_\_\_\_\_

NEW LOAN: \$ \_\_\_\_\_

RENEWAL: \$ \_\_\_\_\_

FEES: \$ \_\_\_\_\_ **25.00**

CREDIT LIFE: \$ \_\_\_\_\_

TOTAL FINANCED: \$ \_\_\_\_\_

FINANCE CHARGE: \$ \_\_\_\_\_

TOTAL: \$ \_\_\_\_\_

PAYMENTS @ \_\_\_\_\_

**FUNDING**

CASHIERS CHECK: \$ \_\_\_\_\_

TO: \_\_\_\_\_

FROM: \_\_\_\_\_

DRAFT FROM: \_\_\_\_\_

DRAFT AMOUNT: \$ \_\_\_\_\_

DEPOSIT: \$ \_\_\_\_\_

ACCOUNT #: \_\_\_\_\_

CASH: \$ \_\_\_\_\_

**AUTOMATIC PAYMENT**

BANK NAME \_\_\_\_\_

ROUTING NUMBER \_\_\_\_\_

ACCOUNT NUMBER \_\_\_\_\_

ASSETS		LIABILITIES AND PLEDGED ASSETS			
DESCRIPTION	CASH OR MARKET VALUE	CREDITORS NAME, ADDRESS AND ACCOUNT NUMBER	ACCOUNT NAME IF NOT BORROWERS	MONTHLY PAYMENT	UNPAID BALANCE
CHECKING AND SAVINGS ACCOUNTS		INSTALLMENT DEBTS AND CREDIT CARD ACCOUNTS			
STOCKS AND BONDS - DESCRIBE					
LIFE INSURANCE NET CASH VALUE FACE VALUE 0 \$					
SUBTOTAL LIQUID ASSETS					
REAL ESTATE OWNED		AUTOMOBILE LOANS			
VESTED INTEREST IN RETIREMENT FUND					
NET WORTH OF BUSINESS OWNED ( ATTACH FINANCIAL STATEMENT )		REAL ESTATE LOANS			
AUTOMOBILES ( MAKE AND YEAR )					
		OTHER DEBTS INCLUDING STOCK PLEDGES			
FURNITURE AN D PERSONAL PROPERTY		ALIMONY, CHILD SUPPORT AND SEPARATE MAINTENACE PAYMENTS			
OTHER ASSETS ( ITEMIZE )					
		TOTAL MONTHLY PAYMENTS			
TOTAL ASSETS		NET WORTH		TOTAL LIABILITIES	

**BANK USE ONLY**

BALANCE OUTSTANDING - ALL DEBTS	_____	IS CAPACITY EVIDENT?	<input type="checkbox"/> YES <input type="checkbox"/> NO
NET MONTHLY INCOME - ALL SOURCES	_____		
LESS RENT / MORTGAGE PAYMENTS	_____	VERIFICATION OF EMPLOYMENT?	_____
LESS TAXES AND INSURANCE ( PRO RATA )	_____	METHOD:	_____
LESS PAYMENTS ON ALL DEBTS NOT BEING CONSOLIDATED	_____	NUMBER OF YEARS EMPLOYED:	_____
LESS MONTHLY CHILD SUPPORT PAYMENTS	_____	VERIFICATION OF INCOME:	_____
LESS PAYMENT ON THIS LOAN	_____	AMOUNT:	_____
AMOUNT LEFT FOR ALL LIVING EXPENSES	_____	METHOD:	_____
DEBT TO INCOME RATIO ( NO GREATER THAN 50% )	_____	REMARKS:	_____

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's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Other Signature ( Where Applicable )

\_\_\_\_\_  
Date