

ROUND TOP STATE BANK CREDIT APPLICATION

I am applying for individual credit

Amount of Loan Requested \$ _____

Secured

We intend to apply for joint credit _____

Purpose of Loan _____

Unsecured

Initials Initials

Collateral Description _____

APPLICANT

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

Physical Address _____

City/State/Zip _____

Mailing Address _____

City/State/Zip _____

Email _____

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 _____

City/State/Zip _____

Mailing Address _____

City/State/Zip _____

Email _____

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

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
CO-APPLICANT

Married
Married

Separated
Separated

Unmarried (Including single, divorced, and widowed)
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 ASSETS		TOTAL LIABILITIES Total Assets Minus Total Liabilities = NET WORTH	
	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
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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. _____

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**