

TEXAS CITIZENS BANK

PERSONAL LOAN APPLICATION

Check One Individual Credit - relying solely on my income.
 Individual Credit - relying on my income, as well as income from other sources. I am solely responsible for this debt.
 Joint Credit - relying on combined income and jointly responsible for this debt. We intend to apply for joint credit:

Applicant _____

Joint Applicant _____

You need not list income from alimony, child support or separate maintenance if you do not want it considered in determining your ability to repay this obligation. If you do list such income, please provide information about the person on whom you are relying for such income.

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

Please answer each question as thoroughly as possible. Provide the following marital status information only if: you are applying for joint or secured credit, or you live in a community property state or are relying on property located in such a state for repayment of the credit requested.

Applicant: Married Separated Unmarried (including single, divorced, widowed)
 Joint Applicant: Married Separated Unmarried (including single, divorced, widowed)

APPLICANT INFORMATION

Note: Complete "Joint Applicant Information" when applicant is relying on community property or on another person's income or assets as a basis for repayment of the loan.

CASH FLOW STATEMENT

If making a joint application, please include figures from both applicants when completing this cash flow statement.

Full Legal Name	TX Drivers License	
Current Address (include city, state and zip)	How Long	
Previous Address	How Long	
Home Phone No.	Business Phone No.	
Social Security No.	Birth Date / /	No. Of Dependents
Bank References	Phone No.	
Employer	Position	How Long
Employer's Address		
Previous Employer	Position	How Long
Name of Nearest Relative	Address	
Name of Present Landlord/Mortgage Holder	Phone No.	
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	

GROSS MONTHLY INCOME (Income before taxes)

Salary	\$ _____
Commission	\$ _____
Bonus / Dividends	\$ _____
Real Estate	\$ _____
Other	\$ _____
Total:	\$ _____

MONTHLY EXPENSES:

Mortgage / Rent	\$ _____
Other / Mortgage	\$ _____
Installment Loan(s)	\$ _____
Credit Card(s)	\$ _____
Alimony / Child Supt.	\$ _____
Misc. Monthly Exp.	\$ _____
Total:	\$ _____

EXCESS CASH FLOW \$ _____

Joint Applicant (if residing at the same address) OR Source of additional income only.

Full Legal Name	TX Drivers License	
Social Security No	Birth Date / /	No. Of Dependents

Employer	Position	How Long
Employer's Address		

GENERAL INFORMATION

If you or Joint Applicant answer yes to any of the following questions, please explain on attached sheet.

Are you a guarantor or co-maker of any leases, contracts or debts?	App <input type="checkbox"/>	Joint-App <input type="checkbox"/>	Yes	App <input type="checkbox"/>	Joint-App <input type="checkbox"/>	No
Are there any suits or judgements pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	Yes	<input type="checkbox"/>	<input type="checkbox"/>	No If yes, state amount \$ _____
Have you declared bankruptcy in the last 10 years?	<input type="checkbox"/>	<input type="checkbox"/>	Yes	<input type="checkbox"/>	<input type="checkbox"/>	No

I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update this credit information at your request and if my financial condition changes.

Applicant _____ Date / / Joint Applicant _____ Date / /

BANK USE ONLY

Officer Comments

Debt Ratio Analysis

Total Expense	_____
Proposed Debt	_____
Total Income	_____
Debit Ratio	_____



TEXAS CITIZENS BANK
4130 Fairmont Parkway
Pasadena, Texas 77504

Consumer Credit Authorization Form For Business Loans

(Required on BUSINESS PURPOSE CREDITS including proprietorship and partnership credit)

The undersigned consents to Texas Citizens Bank, N.A. obtaining a consumer credit report on _____ (insert individual/guarantor name) for the purpose of evaluating the creditworthiness of _____ (insert same individual name) in connection with an application for business credit,

Signed By:

Individual's Signature

Social Security Number

Date

Home Street Address

City State

Zip Code