

CONSUMER LOAN APPLICATION (APPCENTER VERSION)

CREDIT REQUESTED				COLLATERAL OFFERED			
Amount Requested	# of Payments	Preferred Payment Day		☐ Real Estate	☐ Deposit Account/Investments		
				☐ Titled / Vehicle	☐ Other	☐ Unsecured	
Description of Collateral Offered							
Purpose of Credit Request							
Loan Type (i.e. Installment, Credit Line)				Credit ☐ A HELOC ☐ A Home Equity Loan Requested is: ☐ A Home Improvement Loan			
APPLICANT				CO-APPLICANT			
If the Applicant is married, he or she may apply for individual credit.							
Applicant's Role: ☐ Borrower ☐ Guarantor ☐ Co-Signer				Applicant's Role: ☐ Borrower ☐ Guarantor ☐ Co-Signer			
Name				Name			
Date of Birth		SSN		Date of Birth		SSN	
Driver's Lic. #		Exp. Date		Driver's Lic. #		Exp. Date	
Home Street Address		Yrs/Mos.		Home Street Address		Yrs/Mos.	
City, State, Zip		County		City, State, Zip		County	
Home Phone		Cell Phone		Home Phone		Cell Phone	
E-Mail Address				E-Mail Address			
# of Dependents		Ages of Dependents		# of Dependents		Ages of Dependents	
Previous Address (if current less than 2 years)		Yrs/Mos.		Previous Address (if current less than 2 years)		Yrs/Mos.	
City, State, Zip				City, State, Zip			
EMPLOYMENT INFORMATION - APPLICANT				CO-APPLICANT			
Business Name/Employer ☐ Self Employed				Business Name/Employer ☐ Self Employed			
Business/Employer Street Address				Business/Employer Street Address			
City, State, Zip				City, State, Zip			
Business Phone		Monthly Income		Business Phone		Monthly Income	
Position/Title		From	To	Position/Title		From	To
Previous Business Name/Employer ☐ Self Employed				Previous Business Name/Employer ☐ Self Employed			
Business/Employer Street Address				Business/Employer Street Address			
City, State, Zip				City, State, Zip			
Business Phone		Monthly Income		Business Phone		Monthly Income	
Position/Title		From	To	Position/Title		From	To

PERSONAL REFERENCES - APPLICANT				CO-APPLICANT									
Name		Relationship			Name		Relationship						
Address		Phone			Address		Phone						
Name		Relationship			Name		Relationship						
Address		Phone			Address		Phone						
Name		Relationship			Name		Relationship						
Address		Phone			Address		Phone						
ABOUT YOUR EXISTING LOANS AND ACCOUNTS													
☐ Rent Home ☐ Own Home in the following names:													
Monthly Payment / Rent \$		Purchase Price		Date Purch.		Present Value		Original Loan Amount		Current Loan Balance			
Name and Address of Mortgage Holder or Landlord													
Name of My Financial Institution						Checking Account #			Savings Account #				
OTHER INCOME (IF ANY) - Indicate Monthly Values (Alimony, Child Support or Separate Maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)													
Interest / Dividends \$		Rental Income \$		Other Income \$		Describe "Other Income" Source							
ASSETS						LOANS OR OTHER OBLIGATIONS							
Category				Value		Category				Amt Owed		Monthly Payment	
Cash/Deposits				\$									
Stocks or Bonds				\$									
Automobiles				\$		Auto Loans				\$		\$	
Real Estate				\$		Real Estate Loans				\$		\$	
Life Insurance (Face Value: \$)				\$		Life Insurance Loans				\$		\$	
Retirement Funds				\$		Credit Card Debt				\$		\$	
Other Assets				\$		Other Obligations				\$		\$	
Total Assets				\$		Total Liabilities				\$		\$	
						Net Worth				\$			
QUESTIONS													
Applicant		Co-Applicant						Explanation (Please use an additional sheet if necessary.)					
☐ Yes ☐ No		☐ Yes ☐ No		Are there any outstanding judgments against you?									
☐ Yes ☐ No		☐ Yes ☐ No		Have you ever been declared bankrupt?									
☐ Yes ☐ No		☐ Yes ☐ No		Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?									
☐ Yes ☐ No		☐ Yes ☐ No		Are you a party to a lawsuit?									
☐ Yes ☐ No		☐ Yes ☐ No		Are you obligated on any loan resulting in judgment, foreclosure or title transfer?									
☐ Yes ☐ No		☐ Yes ☐ No		Are you delinquent, in default on any Federal debt, financial obligation, bond, or loan guarantee?									
☐ Yes ☐ No		☐ Yes ☐ No		Are you obligated to pay alimony, child support or separate maintenance?									
☐ Yes ☐ No		☐ Yes ☐ No		Is any part of the down payment borrowed?									
☐ Yes ☐ No		☐ Yes ☐ No		Are you a co-maker or an endorser on a loan?									
☐ Yes ☐ No		☐ Yes ☐ No		Have you ever had merchandise repossessed?									
☐ Yes ☐ No		☐ Yes ☐ No		Have you ever been denied credit with us?									
☐ Yes ☐ No		☐ Yes ☐ No		Are you a U.S. citizen?									
☐ Yes ☐ No		☐ Yes ☐ No		If no, are you a resident alien?									
☐ Yes ☐ No		☐ Yes ☐ No		If no, are you a non-resident alien?									

APPLICANT SIGNATURES

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

We intend to apply for joint credit

____ (Initial)

____ (Initial)

Applicant**Co-Applicant****APPLICANT:**X _____
Applicant_____
DateX _____
Co-Applicant_____
Date**TO BE COMPLETED BY INTERVIEWER**Application Taken By: ☐ Face to Face Interview ☐ Mail ☐ Telephone ☐ Internet

Interviewer

Interviewer's Phone

Interviewer's Employer Name/Address

Texas Heritage National Bank, 215 N. Hillcrest, PO Box 1339, Sulphur Springs, TX 75482

App #

Branch

Product

Market Survey

Mortgage Loan Originator Unique Identifier, if applicable:

Mortgage Loan Origination Company Identifier, if applicable: